PassportCard
Travel Insurance

Leisure Travel Insurance

Travel Insurance
International Flexi Cover

Combined Financial Services Guide & Product Disclosure Statement
Effective 8 September 2026

www.passportcard.com.au
ABN 76 621 476 220 (AFSL 551 057)

Welcome to PassportCard and thank you for choosing to travel with a PassportCard travel insurance Policy for Your upcoming Trip.

Get instant payouts on approved claims, support that never sleeps and access to expert guidance right when You need it.

For approved claims, We can load Your PassportCard with funds to help cover You for:

Medical Issue Overseas

Need a doctor? In pain and not sure what to do? Our 24/7 Global Assistance team can direct You to the nearest pharmacy, hospital or doctor, and load the PassportCard with the necessary funds to cover Your medical costs.

Delayed Luggage

When Your luggage isn't where You are, it's hard to begin Your holiday. We can add up to $250 to the PassportCard to buy emergency essentials.

Stolen Cash

No cash, no holiday! If Your cash is stolen, We can put $350 per adult Insured Person (up to a total of $700) on the PassportCard to help You.

Call Our team any time for a quick solution and, for approved claims, funds will be instantly transferred to Your PassportCard, and We'll send an activation PIN to Your mobile phone.

Important contact information

If You need to get in touch with Us while You're on Your Trip, call the 24/7 Global Assistance team on Our global toll free number: +61 1800 490 478, WhatsApp: +61 483 988 555 or Web Chat, available on Our website: www.passportcard.com.au

If You have not yet departed, or You have already returned home, You can contact Us on 1300 123 413 for any questions about Your Policy or if You have a claim.

Our website www.passportcard.com.au also contains details about all the other ways You can contact Us.

Thank you again for choosing PassportCard travel insurance.

Bon Voyage!

PassportCard Australia Pty Ltd (PassportCard), ABN 76 621 476 220, AFSL 551057 is an underwriting agency acting under a binding authority from the Insurer, Guild Insurance Ltd, ABN 55 004 538 863, AFSL 233791. Any advice provided by PassportCard in relation to the PassportCard insurance products and the PassportCard is general advice only. Please consider this Combined Financial Services Guide & Product Disclosure Statement and the PassportCard Terms & Conditions (available at www.passportcard.com.au) before deciding whether they are suitable for You.

Contents

Introduction

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to assist You in considering whether PassportCard Leisure International Flexi Cover Travel Insurance is suitable for You.

The PDS describes the features and benefits of the product by setting out the terms, limits, conditions and exclusions, and defining any words with a special meaning for the insurance. This document also contains important information about Your rights and obligations, including Your duty to take reasonable care not to make a misrepresentation, and the Cooling-off Period.

It is important that You read this PDS with Your Schedule, and any other changes to the terms of Your insurance, such as an endorsement or Supplementary PDS. Together, these documents form Your Policy of insurance (Policy), which is a contract between You and Us.

From time to time and where permitted by law, We may change parts of the Policy. If the changes are substantial, We will issue a new PDS or a Supplementary PDS. If the changes are not materially adverse to You from the point of view of a reasonable person deciding whether to buy this insurance, they can be found on Our website at www.passportcard.com.au. Should You wish to receive a paper copy of the update, please contact Us and a paper or electronic copy will be provided without charge.

It is important You read this PDS thoroughly to ensure that the product provides You with the cover You need. If You have any questions, please contact Our Customer Service Team on 1300 123 413.

This PDS Version 5-1 is dated 8 September 2026.

Your Duty to take Reasonable Care not to make a Misrepresentation

Under the Insurance Contracts Act 1984 (Cth) You have a duty to take reasonable care not to make a misrepresentation to Us. You have this duty whenever You enter into, renew, extend or vary this Policy with Us.

We will ask You questions before We agree to insure You, or before We renew, extend or vary Your Policy. You must answer honestly and completely, because Your answers to the questions are important to Our decision to insure You and on what terms.

We may also give You a copy of anything You have previously told Us, and ask You to tell Us if it has changed. If We do this, You must tell Us about any change, or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

Who needs to tell Us

It is important You understand that You are disclosing to Us, and answering Our questions, for yourself and on behalf of anyone else You want to be covered by the Policy.

If You make a misrepresentation

If, in breach of Your duty, You make a misrepresentation to Us, We may cancel Your Policy or reduce the amount We will pay You for any claim, or both. If Your misrepresentation is fraudulent, We may refuse to pay a claim or treat the Policy as if it never existed.

How to make a Claim

As much as We want You to enjoy Your travels, We understand that sometimes things don't go as planned. We aim to make claims straightforward for Our customers.

You can make a claim on Your Policy in a number of ways:

1. If You are currently travelling:
   - You can call Us on Our global toll free number: + 61 1800 490 478
   - Message via WhatsApp: +61 483 988 555
   - Use Web Chat, available on Our website: www.passportcard.com.au
   - You can email Us on: On-trip-assistance@passportcard.com.au
2. If You have returned Home:
   - You can call Our Customer Service Team on: 1300 123 413
   - You can email Us on: claims@passportcard.com.au
3. You can also download a claim form on Our website at www.passportcard.com.au

We will endeavour to complete the claims process as quickly as possible, explain to You what happens next, and advise what We may need to finalise Our assessment.

We may need original documents and receipts to support Your claim, so please keep these safe.

You must co-operate with Us and act in an honest and truthful manner when providing information or documentation requested by Us. If You either fail to provide information or documentation requested, or provide inaccurate or false information or documentation, We may not be able to cover Your claim.

Important Information

About PassportCard

PassportCard Australia Pty Ltd ABN 76 621 476 220, AFSL 551057 (PassportCard), is an underwriting agency that is authorised to deal in general insurance products and provide general advice on travel insurance products on behalf of the Insurer. PassportCard may also be expressed throughout this PDS as 'We', 'Us', and 'Our'.

We hold a binding authority to enter into travel insurance policies on behalf of the Insurer. We issue and deal in the PDS and any Policy documentation in accordance with the binding authority granted by the Insurer.

The binding authority permits Us to issue and vary policies, provide ongoing administration services to You, and to handle and settle claims. For all of the services permitted under the binding authority, We will act on behalf of the Insurer and not for You.

To find out more about Us visit Our website: www.passportcard.com.au.

Who is the Insurer?

The Insurer is the APRA authorised insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791 (Insurer). You can contact the Insurer at:

171 Collins Street
Melbourne Vic 3000
Telephone: 1800 810 213

To find out more about the Insurer visit their website: www.guildinsurance.com.au.

The Target Market Determination

This product has a Target Market Determination (TMD) which describes the class of customers for whom this product is likely to be appropriate. A copy of the TMD is available on our website or by contacting us.

The PassportCard

Where We agree, You can choose to receive a PassportCard which is a pre-paid debit card with an initial nil value (the PassportCard).

The PassportCard is one of the ways that We may pay certain approved claims under Overseas Medical and Dental Expenses, Theft of Cash, and Immediate Cash for Delayed Luggage claims, when You are on Your Trip and have the PassportCard with You.

If an amount is paid in relation to a claim and loaded onto the PassportCard, it may be used to pay certain service providers, or to withdraw the amount from an ATM, subject to Our approval and terms agreed with Us at the time of the claim.

If there is any problem with the PassportCard, or You cannot access any amount paid in relation to a claim as agreed with Us, contact Us on Our Global Assistance toll free number: + 61 1800 490 478, message via WhatsApp: +61 483 988 555 or Web Chat, available on Our website: www.passportcard.com.au.

The PassportCard is not available for everyday purchases or use by You. It is not a credit card, cannot be loaded with Your own monies, and is not linked to any deposit account or other product You may have.

You will not own any funds that are loaded onto the PassportCard or be entitled to any interest. Any funds loaded onto the PassportCard that are unused within three (3) days may be withdrawn by Us. This will not impact Your right to claim under this Policy.

The PassportCard may be retained by You after Your Policy has expired, and may be re-activated under a new policy while valid.

You can always choose not to use the PassportCard.

Use of the PassportCard is subject to the PassportCard Terms and Conditions which contain further details about the PassportCard. The PassportCard Terms and Conditions are sent with the PassportCard, and You must read and keep them in a safe place. They are also available free of charge by calling 1300 123 413, or at www.passportcard.com.au.

The PassportCard does not form part of this Policy. We have entered into a separate agreement with PassportCard Financial Services Limited, the issuer of the PassportCards, which has agreed to make the PassportCard available to Our approved customers for the limited use described above, and in accordance with the PassportCard Terms and Conditions.

The PassportCard always remains the property of PassportCard Financial Services Limited. It must be surrendered on demand and cannot be transferred.

We may change the provider of this service at any time.

Any terms and conditions of the PassportCard will only apply to the extent that they are reasonably necessary to protect Our legitimate interests.

General Advice

You should carefully read the PDS and the PassportCard Terms and Conditions before buying this Policy and accepting the PassportCard, to determine whether this Policy is suitable for You. Any advice that is contained in this PDS and the PassportCard Terms and Conditions is general only and does not take into account Your individual needs, objectives, or financial situation.

Code of Practice

The Insurer is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are:

1. To commit Us to high standards of service
2. To promote better, more informed relations between You and Us
3. To maintain and promote trust and confidence in the general insurance industry
4. To provide fair and effective mechanisms for the resolution of complaints and disputes between You and Us
5. To promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

PassportCard and the Insurer proudly support the Code. You can obtain more information about the Code, and the Code Governance Committee, from the Insurance Council of Australia website at www.codeofpractice.com.au, or by calling (02) 9253 5100 or 1300 728 228.

Communication

We will communicate electronically with You or Your financial services adviser, including providing You with Your Policy documentation and notices, unless You tell Us otherwise. You will need to provide Us with Your current telephone numbers and email addresses. Our communication will be deemed effective once delivered to You or Your financial services adviser. It is important You tell Us as soon as possible of any change to the contact details You have provided.

Cooling-off Period

After You have purchased Your Policy, You have twenty-one (21) days from when Your Policy commences to consider the information in Your PDS, and decide whether this Policy is suitable for You (Cooling-off Period). Within this time You may cancel Your Policy and receive a full refund of the premium paid including taxes and fees.

You cannot cancel Your Policy within the Cooling-off Period if You have already made a claim under the Policy, or if You have commenced a Trip.

Cancellation of Your Insurance

You may contact Us and instruct Us to cancel Your Policy if You meet both of the following conditions:

1. You have not made a claim, and
2. Your Trip has not commenced.

We may cancel Your Policy of insurance, where permitted by law, where You have:

1. Failed to comply with Your duty of utmost good faith
2. Made a misrepresentation to Us, in breach of Your duty to take reasonable care not to make a misrepresentation, prior to entering into the Policy
3. Failed to comply with a provision of a Policy, which includes failure to pay the premium and all associated charges
4. Made a fraudulent claim under this Policy or any other current Policy
5. Failed to notify Us of a specific act or omission as required by this Policy.

Where We cancel Your Policy, We will do so by giving You written notice. If this happens, or if You cancel Your Policy after the Cooling-off Period, We will keep an amount to cover the period for which You have been insured by Us, and refund the balance of the premium to You.

Any broker fee or non-refundable tax included in Your premium will not be refunded when You cancel Your Policy after the Cooling-off Period has ended.

Cost of Your Insurance

The cost of Your Policy will include the amount We have calculated for underwriting the risk of Your insurance, taxes and any other applicable government charges, and a broker fee (where applicable). The total cost of Your Policy will be shown on Your Schedule.

In calculating Your premium, We will take a number of factors into consideration, including all of the information You give Us, and the level and type of cover You choose.

The factors that may impact Your premium include:

1. Duration of Trips and how long in advance You pay for Your insurance
2. Destinations
3. The type of cover and the Optional Benefits You choose
4. Your age and that of any other Insured Person
5. The Excesses You choose
6. Any Pre-Existing Medical Conditions, and
7. Any additional amounts determined by Us to cover the risk of Your Policy.

This Policy is only valid when You pay the premium and all charges, and We issue a Schedule confirming Our acceptance of Your Policy.

Financial Claims Scheme and Compensation Arrangements

In the unlikely event that the Insurer were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria and for more information see the APRA website at www.fcs.gov.au.

The Insurer is an insurance company authorised under the Insurance Act 1973 (Cth). The Insurer is not subject to the Corporations Act 2001 (Cth) requirement for Australian Financial Services Licensees to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensees or their representatives of Chapter 7 of that Act. The Insurer has compensation arrangements in place in accordance with the Insurance Act.

If You Have a Complaint

We are committed to providing You with a superior customer experience. If You are not happy with Our service, Our products, the PassportCard, or how We have handled Your personal information, contact Our Customer Support Team directly or through Your financial services adviser, so We can do Our best to resolve Your concern efficiently, quickly and fairly. We will do this at no cost to You.

If We are unable to resolve Your concern or You are dissatisfied with the response, You can contact Our complaints handling specialists:

- Telephone: 1300 123 413
- Email: complaints@passportcard.com.au

By providing as much information as possible regarding Your complaint, You can help Us to resolve the matter as swiftly as possible.

We will endeavour to resolve Your complaint within thirty (30) business days of You first telling Us about Your complaint, provided We have received all of the necessary information from You. We will also be in contact with You, at minimum, every ten (10) business days throughout the complaint process. If We cannot resolve Your complaint within thirty (30) business days, or at all, or you are not satisfied with our response, You can contact the Australian Financial Complaints Authority as indicated below.

Australian Financial Complaints Authority – External Dispute Resolution

If You are not satisfied with Our final response, or Your complaint has not been resolved within thirty (30) business days or at all, You may notify the External Dispute Resolution service of the Australian Financial Complaints Authority (AFCA) by contacting them on:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678
- Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

AFCA services may be accessed free of charge. Any decisions made by AFCA are binding on Us but will not be binding on You. You have the right to seek independent legal advice at Your own cost.

Managing Your Privacy

We collect Your personal information, so We can determine whether We will offer You a Policy. We also provide claims handling services, which may involve the collection of sensitive information, as well as other Policy management services. It is Your decision whether to provide Us with Your personal information, but without it We may not be able to provide You with Our products and services. If You provide Us with personal information about another person, You must only do so with their consent, and You agree to make them aware of this privacy notice.

We may also use the information that We collect to improve Our products and services, conduct research, and offer products and services that might be of interest to You.

We may share Your personal information with third parties for underwriting, claims, setting up and administering the PassportCard, and Policy management services, or to enable them to offer You products and services provided by them. These parties may include Our Insurer and reinsurers, Your broker, and those organisations We rely on to provide Our products and services including the providers of the PassportCard. Disclosure may also be made to government or regulatory bodies, or as required by law.

If You do not want to receive offers from Us or third parties, please let Us know.

We may need to disclose information to persons located Overseas (including but not limited to Israel, United Kingdom, United States of America, The Philippines and the European Union), given the nature of Our services. Our Privacy Policy has more details, including:

- Where and from whom We collect personal information
- Where We store Your personal information
- How We use and access Your personal information
- How to make a complaint.

By providing Us with Your personal information, or that of others where You are so authorised, You provide Us with consent for its uses and disclosures, until We are told otherwise.

If You wish to withdraw any of these consents, including for receiving information about products and offers, please let Us know.

You can access the Insurer's Privacy Policy at www.guildinsurance.com.au/privacy-policy, and Our PassportCard Privacy Policy at www.passportcard.com.au. Alternatively You can call Us on 1300 123 413.

Table of Benefits

We offer one (1) product: Flexi Cover, for International travel. The benefits You have selected will be shown on Your Schedule.

The table of benefits, below, is a summary of the benefits in Your product, showing the maximum amount payable for each benefit. Some benefits have Sub-Limits (indicated by *), some have waiting periods (indicated by #), and some are limited to a twelve (12)-month period (indicated by ~). Each benefit limit is either per Trip, or per adult Insured Person. Children are included in the benefit limits for the adult Insured Persons in Your travelling party.

Benefits are either automatically included, or available as optional cover (where You select the benefit and pay an additional premium).

It is important that You read the PDS and table below carefully together with the Schedule, so You will understand all the limits, terms, conditions and exclusions.

Core Benefits

Core Benefits are automatically included in the Flexi Cover product. These benefits will be shown on Your Schedule.

Benefits		Flexi Cover	Excess Applies?
1.1 Overseas Medical and Dental Expenses			
Overseas Medical and Dental Expenses ~ *		$Unlimited	No
1.2 Disruption due to Injury or Sickness during Your Trip			
Disruption due to Injury or Sickness during Your Trip		$Unlimited	Yes
Home Cleaning Costs	in total	$500	Yes
Cabin Confinement *	in total	$2,500	No
Pre-Paid Shore Excursion Cancellation	per adult Insured Person	$1,000	Yes
1.3 Disruption due to Death during Your Trip			
Disruption due to Death during Your Trip	per adult Insured Person	$60,000	Yes
1.4 Overseas Hospital-related Incidental Expenses			
Overseas Hospital-related Incidental Expenses * #	in total	$10,000	No
1.5 Immediate Cash for Delayed Luggage			
Immediate Cash for Delayed Luggage	per adult Insured Person	$250	No
1.6 Theft of Cash			
Theft of Cash	per adult Insured Person	$350	No
1.7 Personal Liability			
Personal Liability	in total	$5,000,000	Yes

Optional Benefits

Optional Benefits are benefits You can choose to include in the Flexi Cover product. Your chosen benefits will be shown on Your Schedule.

Benefits		Flexi Cover	Excess Applies?
2.1 Trip Cancellation & Delay			
Cancellation or Disruption before Your Trip Starts *	in total	Limit Chosen	Yes
Cancellation or Disruption during Your Trip *	in total		
Disruption during Your Trip where You need to Return Home *	in total		
Travel Delay Expenses *	in total	$6,000	Yes
Pet Boarding	in total	$1,000	Yes
2.2 Luggage and Personal Belongings			
Luggage and Personal Belongings Delay Expenses *	in total	$1,000	No
Lost, Damaged and Stolen Items *	per adult Insured Person	Limit Chosen	Yes
Mobile Phones, Smart Watches and Drones	per Item	Limit Chosen	Yes
Laptops, Tablets and Cameras	per Item	Limit Chosen	Yes
Any other Single, Pair or Set of Valuable Items	per Item	$1,500	Yes
Travel Documents, Credit Cards and Travellers Cheques	in total	$5,000	Yes
2.3 Personal Accident			
Overall Limit	per adult Insured Person	$45,000	Yes
Accidental Death	per adult Insured Person	$30,000	Yes
Permanent Disability	per adult Insured Person	$30,000	Yes
Loss of Income * #	per adult Insured Person	$45,000	Yes
2.4 Rental Vehicle Insurance Excess			
Rental Vehicle Insurance Excess	in total	Limit Chosen	Yes
2.5 Golf			
Own Golf Equipment	per adult Insured Person	$5,000	Yes
Golf Equipment Hire *	in total	$1,000	Yes
Pre-paid Green Fees	per adult Insured Person	$500	Yes
Hole-in-one	in total	$300	No

Benefits		Flexi Cover	Excess Applies?
2.6 Cancellation Due to Change of Mind			
Cancellation Due to Change of Mind	in total	Limit Chosen (Up to $20,000)	Yes
2.7 Concerts and Events			
Cancelled Events	per adult Insured Person	$3,000	Yes
Missed Event Due To Trip Disruption	per adult Insured Person	$5,000	Yes
2.8 Ocean Cruising			
Medical and Evacuation ~ *		$Unlimited	No
Cabin Confinement *	in total	$2,500	No
Pre-Paid Shore Excursion Cancellation	per adult Insured Person	$1,000	Yes
Lost, Damaged or Delayed Arrival of Formal Attire	per adult Insured Person	$1,000	Yes
Marine Rescue Diversion *	in total	$500	No
Missed Port *	in total	$1,000	No
2.9 Search and Rescue			
Search and Rescue	in total	$120,000	Yes
2.10 Snow Sports			
Medical and Evacuation ~ *		$Unlimited	No
Own Snow Sports Equipment	per adult Insured Person	$2,000	Yes
Snow Sports Equipment Hire	per adult Insured Person	$2,000	Yes
Ski Pack Pre-Paid Fees Cancellation	per adult Insured Person	$1,000	Yes
Piste Closure *	in total	$2,000	Yes
Bad Weather and Avalanche Closure	per adult Insured Person	$1,000	Yes
2.11 Adventure Activities			
Medical and Evacuation ~ *		$Unlimited	No
Own Adventure Activities Equipment	per adult Insured Person	$2,000	Yes
Adventure Activities Equipment Hire	per adult Insured Person	$2,000	Yes

Your Policy

It is important You understand what You are covered for under this Policy once the Policy has been issued to You. Your Policy also includes special terms, conditions and limitations.

You will be issued with a Schedule which will include information particular to Your own circumstances, and which should be read in conjunction with this Combined Financial Services Guide and PDS. This Policy is not valid unless We have issued Your Schedule and You have paid the premium for Your Policy.

Our Contract with You

Your Policy is a contract between You and Us.

When We enter into the Policy with You, We provide cover to You and those persons shown on Your Schedule, who become Insured Persons for the purpose of this Policy.

The Insured Persons' interests are included by reason of the provisions of the Insurance Contracts Act 1984 (Cth) and they must comply with the requirements, terms and conditions of the Policy to receive the benefits We undertake to provide.

We do not provide any notices or give advice in relation to the Policy to Insured Persons, or take into account any Insured Person's particular objectives, financial situation or needs. Any Insured Person wishing to access the insurance benefits under the Policy, should do so through You, and any Insured Person requiring financial product advice to ensure that the cover is appropriate to their needs, should obtain such advice from a person who is licensed to provide that advice.

When does Cover Begin and End?

Cover under the Policy commences from the issue date of the Policy as shown on Your Schedule that We issue confirming Our acceptance of Your insurance, and continues for the Period of Insurance shown on Your Schedule.

If You have chosen cover for Trip Cancellation & Delay and Cancellation Due to Change of Mind, cover will begin from the later time of Your Trip fees and deposits are paid, or if You take out this insurance after payment of Your Trip fees and deposits, from the beginning of the Period of Insurance. Cover for all other Policy benefits begins on the date when the Insured Person commences their Trip.

If You have already started Your Trip when You purchase the Policy, a three (3) day waiting period applies on all cover commencing on the issue date of the Policy shown on Your Schedule.

The Policy will end if a claim is made for Trip cancellation prior to the date when You planned to commence Your Trip.

Unless this Policy is extended during the Period of Insurance or an ongoing benefit is being paid to an Insured Person, their access to cover will end when:

- The Period of Insurance expires, or the Policy otherwise ends earlier (e.g: cancellation)
- The Insured Person returns to their Home in completion of their Trip, or
- The person no longer falls within the definition of Insured Person.

Who can Purchase this Policy?

This Policy is intended for individuals travelling for the purpose of leisure.

Our insurance is available to travellers who:

(a) Are citizens of Australia who live in Australia

(b) Are permanent residents of Australia, or

(c) Are non-permanent residents who hold valid visas to live, work or study in Australia and hold active private health insurance, and who intend to depart from and return to their Home during the Period of Insurance.

If requested, You are required to provide evidence that You are eligible to purchase this Policy.

Age Limits

You must be at least eighteen (18) years of age to purchase this Policy.

If You are eighty-five (85) years of age or over, Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Trip.

You may be requested to provide Us with a copy of this written confirmation at the time of purchasing Your Policy and/or if You make a claim.

Cover Types

Flexi Cover is for travel outside of Australia (International), and includes cover for Overseas Medical Expenses and provides the option to purchase cover for cancellation before You depart for unforeseen claimable circumstances outside of Your control.

Maximum Benefits

This Policy has maximum benefit limits We will be liable for in the event that You suffer a loss and make a claim. Where the benefit states an amount is:

(a) 'In total' - this refers to the maximum amount We will pay You for that benefit under Your claim, inclusive of all Insured Persons, during the Period of Insurance

(b) 'Per adult Insured Person' - this refers to the maximum amount We will pay You for that benefit under Your claim, for each individual Insured Person (excluding minors and Dependants), during the Period of Insurance.

Certain benefits are also subject to time limitations where We will only pay You for a set period of time.

These limits are stated in each benefit of the Policy, and in the Tables of Benefits for the covers chosen, except where We have agreed to different limits and they are shown on Your Schedule.

Excess

The Excess You have chosen is the amount shown on Your Schedule. An Excess will apply when We approve payment of a claim where the benefit states an Excess applies. The Excess is the first amount of an approved claim that You must pay. The relevant benefits of the Policy tell You whether an Excess will apply.

One (1) Excess will be applied per event even if the claim involves multiple benefits of the Policy.

Extending Your Policy

You can apply to change the departure date or return date of Your Trip provided Your Policy hasn't already expired. When You contact Us, You must tell Us why You require an extension of the Period of Insurance.

If We agree to provide cover for this extended period, You will need to pay an additional premium, and We will then send You a new Schedule.

We will automatically extend Your cover if:

(a) You are required to depart sooner than Your Period of Insurance commences, or

(b) You are unable to return Home,

due to unforeseen circumstances outside Your control, and You experience a claimable event. In these circumstances, You will not need to pay any additional premium.

When We automatically extend Your cover, the extended Period of Insurance will be the lesser of six (6) months, or when You are able to return Home by the most direct or timely route where Your Trip ends, or at a time agreed by Us.

Countries You will be Travelling to

It is important that You tell Us which countries You will be travelling to, and that they are shown on Your Schedule. We need this information so We can charge You the right premium. Most importantly, if We become aware of a problem in that country, We can contact You to let You know.

If You do not tell Us about countries You will be travelling to, claims arising while in those countries are specifically excluded from this Policy, for You and any Travelling Companions or Insured Persons shown on Your Schedule.

You do not need to tell Us if You have a layover in another country of less than forty-eight (48) hours, except when Ocean Cruising.

If You are taking an Ocean Cruise, You must also tell Us each country where Your cruise is scheduled to stop, including each port on Your cruise itinerary.

You can contact Us to request that We add a country that We cover, and this may require Your payment of an additional premium.

Domestic Travel

This Policy does not cover trips without an International destination. Your Policy will cover You travelling throughout Australia and any Australian Territories, including those located off the Australian mainland, as part of Your Trip that involved an International destination.

Activities Covered by Your Policy

Leisure and Sporting Activities

You are covered for most activities provided that You take care and act in a reasonable way.

Leisure and Sporting Activities that We Automatically Cover

We will automatically cover You as an amateur for the purposes of enjoying the following activities:

- Archaeological digging
- Archery
- Assault course (no weapons)
- Badminton
- Baseball
- Basketball
- Battle re-enactment without live firearms
- Bridge walking, only under guided supervision
- Bungee jumping
- Canoeing/kayaking/rafting (grades one (1) to three (3))
- Canopy walking or tree-top walking
- Conservation or charity work (where power tools are not used)
- Cricket
- Cycling (no time trials, and less than twenty-five (25) kilometres in one (1) day)
- Elephant riding or trekking
- Fishing on land or within two (2) nautical miles of a land mass
- Football (also known as Soccer)
- Golf
- Hang gliding
- Hockey
- Horse riding (does not include polo, hunting or jumping)
- Hot air ballooning
- Martial arts (limited to training only)
- Netball
- Orienteering
- Ostrich riding (does not include racing)
- Paddleboarding (grades one (1) to three (3))
- Paintballing (only when wearing eye protection)
- Paragliding
- Passengers in private or small aircraft or helicopter not owned and/or operated by the Insured Person
- Refereeing amateur sports
- Riverboat Cruising
- Roller blading (does not include racing, half-pipe, stunts or extreme skating)
- Rowing
- Rugby codes
- Running or jogging (only up to a standard marathon distance, forty-three (43) kilometres, where competing as an amateur)
- Safari
- Sand boarding
- Sea canoeing or kayaking (limited to short or day trips only, no overnight trips)
- Skateboarding (does not include racing, half-pipe, stunts or extreme skating)
- Sleigh rides
- Snorkelling
- Squash
- Surfing (does not include big wave or extreme surfing)
- Swimming races up to a distance of ten (10) kilometres
- Trekking or hiking (under 4,000 metres altitude)
- Tennis
- Volleyball
- Water polo
- Zip lining
- Zorbing

Leisure and Sporting Activities that We Cover with Your Optional Benefits

Snow Sports

We will cover You as an amateur for the purposes of enjoying the following activities if Snow Sports is purchased and it is shown on Your Schedule:

- Big foot skiing
- Catskiing with professional guide
- Cross-country skiing (along a designated cross-country ski route only)
- Dog sledding
- Glacier skiing

- Heli-skiing, including any skiing or snowboarding from locations only accessible by helicopter
- Ice Climbing with a professional guide (up to 2,000 metres above sea level)
- Ice hockey (recreational only)
- Ice skating
- Lugeing on ice
- Off-piste skiing with professional guide, in areas that are not groomed terrain and/or are not marked slopes or trails that are open, maintained, monitored and patrolled by a ski resort
- Skiing (recreational only)
- Snowboarding
- Snowmobiling
- Tobogganing

Adventure Activities

We will cover You as an amateur for the purposes of enjoying the following activities if Adventure Activities is purchased and it is shown on Your Schedule:

Adventure Sports

- Abseiling
- Aerial acrobatics, using silks, hammocks, straps or trapeze at a professional studio
- An amateur tournament or competition for an activity listed under 'Leisure and Sporting Activities that We Automatically Cover', excluding martial arts
- Animal conservation and handling
- Coasteering
- Falconry
- Horse riding (polo or jumping)
- Parascending over sand
- Rock climbing outdoors – not mountaineering
- Sky diving
- Trekking Everest Base Camp
- Trekking the Kokoda Track
- Trekking up to 6,000 metres altitude

Water Sports

- Breathing observation bubble diving (maximum depth thirty (30) metres)
- Canoeing/kayaking/rafting (grades four (4) to five (5), if with a professional guide or tour)
- Cascading
- Cave tubing or river tubing
- Deep sea fishing (more than two (2) nautical miles off a land mass)
- Dragon boating
- Hydrospeeding
- Jet skiing
- Kitesurfing
- Motorised watercraft (that is not a cruise)
- Paragliding/parascending/parasailing (over water)
- Sailing/yachting/motor cruising (outside territorial waters, on a professional charter)
- Scuba diving (limited to thirty (30) metres with a qualified instructor for unqualified divers)
- Scuba diving (limited to qualified divers up to a maximum depth of fifty (50) metres, not diving alone)
- Swimming races, more than ten (10) kilometres and up to a distance of twenty-five (25) kilometres
- Wakeboarding
- Water Skiing
- Windsurfing

Wheeled Activities

- 4x4 driving/off-road touring as a passenger
- Blow karting/blokarting (organised tour)
- Cycling (more than twenty-five (25) kilometres in one day)
- Cycling (any timed trials)
- Dune or wadi bashing
- Go-karting
- Motorcycle riding (engine capacity above 250cc, recreational use only, no racing)
- Mountain biking downhill or on extreme ground conditions (amateur only)
- Mud buggying (organised tour)
- Off-road/dirt biking (recreational use only, no racing)
- Quad biking (recreational use only, no racing)
- Road biking (more than twenty-five (25) kilometres in one day)
- Sand yachting
- Segway tours
- Triathlon (up to fifty (50) kilometres combined length)

Leisure and Sporting Activities that are not Listed

While You are travelling, You may wish to participate in an activity that is not listed under:

- Leisure and Sporting Activities that We Automatically Cover

- Your Optional Benefits: Snow Sports or Adventure Activities.

Activities not listed will only be covered if they meet all of the following criteria:

1. There are no limitations in terms of age, height or general fitness
2. The activity does not require specialised Sporting Equipment
3. The activity is provided by a commercial operator, and
4. The activity is not of the type listed under Leisure and Sporting Activities that We Do Not Cover.

Please contact the Customer Service Team if You have any questions about any activities You will be participating in, whether they are covered, and whether there are any limitations.

Leisure and Sporting Activities - Exclusions

We will not provide cover under Permanent Disability and Personal Liability, for these activities above covered by Snow Sports and Adventure Activities.

Leisure and Sporting Activities that We Do Not Cover

There are some leisure and sporting activities that We do not cover, unless specifically covered by Your Optional Benefits or We have specifically agreed to provide cover, including:

1. Professional Sports of any kind
2. Any activities that are part of a Professional Sport, unless it is an amateur competition or tournament and covered under Adventure Activities, which is purchased and shown on Your Schedule
3. Any activity involving live firearms, including hunting and battle re-enactment activities
4. Any mountaineering, free rock climbing or outdoor rock climbing activity using guides, ropes, rock-climbing equipment or oxygen, or where special equipment is used
5. Any activity that includes stunts
6. Any activity where You do not follow the safety guidelines and use the appropriate safety equipment for that activity
7. Any activity where You must have special skills, training, qualifications or abilities to participate
8. Any activity involving participation in the use of a motor vehicle as either a driver or a passenger on a closed circuit, racetrack, race way or track-day activity
9. Any activity that is covered under the activity benefits including Snow Sports or Adventure Activities, unless the relevant optional activity benefit is purchased and it is shown on Your Schedule.

Riverboat Cruising

We automatically provide cover while You are Riverboat Cruising where the multi-night Riverboat Cruise is part of Your Trip.

A Riverboat Cruise operates on inland waterways such as European River cruises or Northern Australia River cruises, including where a cruise may travel a short distance via coastline or a harbour to transfer from one river to another.

Ocean Cruising

If Your Trip includes a multi-night Ocean Cruise that operates on open oceans and seas in both international and domestic waters, You will need to purchase the Optional Benefit Ocean Cruising to receive cover for Your Ocean Cruise.

Travelling with Pre-Existing Medical Conditions or While Pregnant

This Policy covers claims arising from, or exacerbated by, Pre-Existing Medical Conditions, only if We have assessed and approved those Pre-Existing Medical Conditions.

It is important for You to consider all of Your Pre-Existing Medical Conditions when applying for this Policy. We cover some conditions automatically after a health declaration, but for all other conditions You will need to declare them to Us, and have them assessed. Based on Our assessment, We may offer You terms and conditions for a Policy. We will not offer You a Policy that excludes coverage for Your assessed Pre-Existing Medical Condition(s).

As part of Your assessment You may need to provide additional information (at Your cost) from Your Registered Medical Practitioner, so We can make a decision.

If You do not proceed with the medical assessment, We cannot offer You a Policy.

If You choose to declare some conditions and not others, or choose not to declare any conditions, any claim You make may be denied.

Where Your Pre-Existing Medical Condition(s) are assessed and accepted by Us, cover may be subject to special conditions, limitations, Excesses and/or amounts payable depending on Your age, the duration of Your travel, and Your destination. These details will be shown on Your Schedule.

Please read this section carefully.

What is a Pre-Existing Medical Condition?

A Pre-Existing Medical Condition means any medical condition, illness, injury, or symptom that You were aware of, or should reasonably have been aware of, at the Relevant Time that meets any of the following criteria:

1. You have at any time been diagnosed with or received treatment for any medical condition(s) related to the heart or circulatory system, blood, immune system, brain, mental health, lungs or airways (excluding asthma if You are under sixty (60) years old), back, spine, kidney, liver, cancer, or undergone a transplant
2. Within the six (6) months prior to the Relevant Time, You have:
   (a) Undergone surgery
   (b) Been admitted to a Hospital or emergency department, or
   (c) Started a new medication or experienced any change to an existing medication prescription
3. You are currently undergoing investigations for undiagnosed symptoms, awaiting a diagnosis or test results, awaiting upcoming surgery, or scheduled for an initial consultation with a specialist as referred by a general practitioner or other medical professional
4. You will be more than twenty-six (26) weeks pregnant at the time of travel or require specialist care or additional support to manage a pregnancy.

This definition applies to You, Your Travelling Companion, a Relative, Dependant, or anyone else whose health may affect Your Trip. For the purposes of this definition, 'medical condition' includes a dental condition.

Are some Pre-Existing Medical Conditions Covered Automatically?

Many conditions, such as Asthma if You are under sixty (60) years old, Congenital Blindness, and Congenital Deafness, do not meet the definition of a Pre-Existing Medical Condition and do not need to be assessed.

If in the last six (6) months You have not undergone surgery, been admitted to Hospital (including an emergency department), started a new medication, or had any change to an existing medication prescription, You only need to tell Us about medical conditions related to the heart or circulatory system, blood, immune system, brain, mental health, lungs or airways (excluding asthma if You are under sixty (60) years old), back, spine, kidney, liver, cancer, or if You have undergone a transplant.

What is the Relevant Time?

The time at which the Policy is issued.

If You do not tell Us about Your Pre-Existing Medical Condition

If You have any condition(s) that meet the definition of a Pre-Existing Medical Condition, You must tell Us about all of Your Pre-Existing Medical Condition(s), and have them assessed and approved by Us. If You do not, any claims directly or indirectly arising from, or in connection with, or exacerbated by, any Pre-Existing Medical Condition, or related new conditions or infections, are specifically excluded from this Policy, for You and any Travelling Companions or other Insured Persons shown on Your Schedule.

If You choose not to tell Us about any Pre-Existing Medical Condition(s), Your claim may be denied.

Pre-Existing Medical Conditions We Cannot Cover

We cannot cover Your claim for Pre-Existing Medical Conditions:

1. That You have not told Us about
2. Where You are travelling against the advice of a Registered Medical Practitioner
3. In respect of travel booked or undertaken after a diagnosis of a terminal illness
4. Where You are travelling to obtain medical or dental treatment or review
5. Where You are travelling to participate in a clinical trial
6. Where You have a drug or alcohol dependency and the Pre-Existing Medical Condition is directly related to or exacerbated by that dependency
7. Where You are currently undergoing investigations for undiagnosed symptoms, awaiting a diagnosis, or scheduled for an initial consultation with a specialist as referred by a general practitioner or other medical professional.

Pre-Existing Medical Conditions We Need to Assess

When You apply for Your Policy, We will ask You to complete a 'health declaration' for all travellers. As a result of the 'health declaration' some travellers will need to complete a 'medical assessment' which may include declaring any Pre-Existing Medical Condition(s) for further assessment.

Changes to Your Health

Sometimes the circumstances of Your health change during the Period of Insurance, which may impact Your cover if You knowingly travel while unfit to do so. If You do have a change in the circumstances of Your health before Your intended departure date, please contact Our Customer Service Team on 1300 123 413, so We can assist You.

Travelling if You are Pregnant

If You know You are pregnant at the Relevant Time, You will need to contact the Customer Service Team on 1300 123 413 to apply for cover if:

1. You are experiencing complications (including gestational diabetes) with this pregnancy, or have experienced complications with a previous pregnancy
2. You have a multiple pregnancy (e.g: twins, triplets or other multiple pregnancy)
3. The conception was medically assisted (e.g: using assisted fertility treatment including hormone therapies or IVF).

If We ask You to complete an online application and You wish to speak with one of Our Customer Service Team members, please contact Us on 1300 123 413.

Cover is only provided for serious and unexpected pregnancy complications that occur up to the twenty-sixth (26th) week of a single pregnancy (e.g: up to twenty-five (25) weeks and six (6) days).

Gestational age is measured in weeks and days and is calculated from the date of Your last menstrual period, or from a staging ultrasound.

Expectant mothers should consider if Our standard Policy cover is right for them when travelling after twenty-five (25) weeks and six (6) days gestation, as costs for medical complications affecting a pregnancy while Overseas can be expensive.

There will be no cover for claims arising directly or indirectly from Your pregnancy, or the pregnancy of any other person covered by the Policy, beyond the twenty-sixth (26th) week of pregnancy (being twenty-five (25) weeks and six (6) days).

If You do not Tell Us About Your Pregnancy

If at the Relevant Time You do not tell Us about any complications with this pregnancy or any previous pregnancies, a multiple pregnancy (twins, triplets etc.), or a medically assisted pregnancy, You will not be covered for any serious or unexpected pregnancy-related complications. If You choose to declare some conditions but not others, or choose not to declare any conditions, Your claim may be denied.

Childbirth and Health Care of the Newborn Child

This Policy does not cover claims directly or indirectly related to or arising from:

1. Childbirth at any stage of pregnancy (this means that if You deliver Overseas there is no cover for costs related to the birth)
2. The health or care of a newborn child regardless of the cause of the claim (this means that if You deliver Overseas for any reason, including premature birth, there is no cover for costs related to caring for the child or children born).

If You have any questions about Your Pre-Existing Medical Condition or Travelling if You are Pregnant, please contact Our Customer Service Team who will be happy to explain how We can assist You, on 1300 123 413.

PassportCard 24/7 Global Assistance

In the event that You need assistance under Your Policy, You can:

1. Call Our Global Assistance 24/7 toll free number: +61 1800 490 478
2. Message via WhatsApp: +61 483 988 555
3. Use Web Chat, available on Our website: www.passportcard.com.au
4. Email Us on: on-trip-assistance@passportcard.com.au

These services operate 24 hours per day, 365 days of the year.

Claims for Overseas Medical and Dental Expenses

You must contact Us as soon as practicable, and prior to any inpatient treatment, or before any arrangements are made for Your repatriation or evacuation to Australia.

Private medical treatment is not covered unless specifically approved by Us. If You are travelling to a country with a Reciprocal Health Care Agreement with Australia, You must make the treating medical practitioner aware that You wish to be treated under this agreement. For more information on countries with Reciprocal Health Care Agreements with Australia, please contact Our Customer Service Team on 1300 123 413.

Medical Assistance

Should You suffer any Sickness or Injury during Your Trip, contact Our 24/7 Global Assistance team who will be able to manage Your claim. The 24/7 Global Assistance team can also organise repatriation back to Australia if it is deemed medically necessary.

We can assist You while You are on Your Trip, through Our team of specialists who have access to Our international network. This assistance may include:

- Helping You locate a suitable local medical facility
- Payment of agreed claims to Hospitals, clinics and other medical facilities
- Liaising and co-ordinating between You, the treating medical facility and Our medical experts
- Emergency evacuation or repatriation to Australia where We deem it to be medically necessary.

Travel Advice and Assistance

We can assist You while You are on Your Trip, through Our team of specialists who have access to Our international network. This assistance may include:

- Directions to the nearest Australian Embassies and consulates
- Referral service to Legal support
- Travel alerts about events affecting Your Trip
- Security alerts, country intelligence, and threat forecasts.

General Conditions

Claims

If You have a claim it is important that You notify Us as soon as reasonably possible, and within sixty (60) days of the last day of Your Trip shown on Your Schedule.

You can make a claim on Your Policy in a number of ways:

- If You are currently travelling, You can:
  - Call Us on Our global toll free number: +61 1800 490 478
  - Message via WhatsApp: +61 483 988 555
  - Use Web Chat, available on Our website: www.passportcard.com.au
  - Email Us on: on-trip-assistance@passportcard.com.au
- If You have returned Home, You can:
  - Call Our Customer Service Team on: 1300 123 413
  - Email Us on: claims@passportcard.com.au
- You can also download a claim form on Our website: www.passportcard.com.au

We will endeavour to complete the claims process as quickly as possible, explain to You what happens next, and advise what We may need to finalise Our assessment.

If You require urgent assistance while travelling, or are experiencing financial difficulty as a result of a claimable event, please contact Us as soon as possible so We can assist You.

It is important to remember for any claim:

i. We may need original documents and receipts to support Your claim, so please keep these safe

ii. Your failure to provide timely notice to Us of Your loss, or to provide Us with the information We reasonably require, may limit Our ability to process or pay Your claim. If You or an Insured Person should fail to comply with this claims condition, We may not be able to process the claim to the extent that the non-compliance has materially affected Our ability to assess the claim

iii. You must act in an honest and truthful manner and cooperate with Us in the investigation, assessment, and settlement of any claim. This may include, but is not limited to, providing documents, attending interviews or medical assessments, allowing access to records, and complying with any other request that We reasonably determine necessary to assess Your claim. Failure to do this may result in Your claim being reduced or denied where reasonable in the circumstances.

When considering how to determine a fair settlement of Your claim, We may seek to exercise Our discretion. In these circumstances, We will consult with You and consider Your preferences.

(a) Injury and Sickness Claims

For Injury and Sickness claims it will be at Our discretion (which We will exercise reasonably) whether We evacuate or repatriate the Insured Person based upon medical necessity, which We determine from the advice of the attending Registered Medical Practitioner or Our medical advisor. Based on this advice, We will determine the most appropriate mode of transportation, and the evacuation or repatriation destination.

It is important that You notify Us as soon as practicable of any Injury and Sickness claims

(b) Property Claims

If You suffer damage, loss or theft of Luggage and Personal Belongings, travel documents, money or any other property covered by this Policy, as soon as reasonably practicable You must:

i. Report the loss or theft to the local police, ideally within twenty-four (24) hours of discovery, but as soon as reasonably possible. We may ask for a copy of the police report

ii. Report the loss, theft or damage to Your Carrier as soon as reasonably possible. We may ask for a copy of the Carrier's Property Irregularity Report.

We will, at Our option (which We will exercise reasonably), taking into consideration the general state of the property and any wear and tear, choose to do one of the following:

1. Pay You the reasonable cost to repair the item
2. Pay You the reasonable cost to replace the item
3. Pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

Do not dispose of the damaged property before We have assessed Your claim as We may need to take possession depending on the circumstances of the loss

(c) Legal Liability Claims

If You are involved in an incident with another person that may involve third party property damage or Injury, it is important that You:

i. Do not admit fault, liability or guilt

ii. Do not attempt to settle or make any offer of payment without Our written consent.

For any legal liability claims, We will determine who was at fault or contributed to the cause as part of the process of validating Your claim. We will have the right to manage Your claim.

It is important that You notify Us as soon as practicable of any legal liability claims

(d) Cancellation and Trip Disruption Claims

If You need to cancel Your Trip before You depart, or Your Trip is disrupted while You are travelling, and We agree to pay a claim, You must make a reasonable effort to recover any refundable travel and accommodation costs.

It is important that You notify Us as soon as practicable of any cancellation or Trip disruption claims.

Claims Settlement

To ensure We can expedite the payment of Your approved claim under any benefit of the Policy, We may pay the amount of the claim directly to any of:

(a) A third-party service provider

(b) The PassportCard, for Overseas Medical and Dental, Theft of Cash, and Immediate Cash for Delayed Luggage, or

(c) You, as reimbursement for Your loss.

Claims and Depreciation

This Policy operates on an indemnity basis, which means the settlement of a claim is based on the original, depreciated purchase price of an item at the time of the loss, and not on a 'new for old' basis.

Depreciation takes into account the amount paid originally for the item and its age, using the set amount of Depreciation from the table below.

The maximum Depreciation We will apply to any item is 60%. No Depreciation will be applied to the first twelve (12) months after purchase. Our payment will not exceed the original purchase price of an item or the limit specified under the relevant benefit of the Policy.

Items	**Number of months since purchased**	**Depreciation**
Phones, electrical devices, communication devices, all computers, photographic equipment, tablet computers, electronic equipment	Under twelve (12) months	0%
	Over twelve (12) months	2.5% per month up to a maximum of 60%
All other items (excluding Jewellery)	Under twelve (12) months	0%
	Over twelve (12) months	1.5% per month up to a maximum of 60%
Jewellery	Unlimited	0%

Claims and GST

If We agree to pay Your claim, We will base any payment on the Goods and Services Tax (GST)-inclusive amount (up to the relevant maximum benefit). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other covers under this Policy.

You must tell Us of any input tax credit entitlement. If You fail to do so, You may have a liability for GST if We pay You an amount under Your Policy.

Claims Payable in Australian Dollars

All claims and other payments are payable in Australian dollars at the exchange rate applicable at the time payments are made, or at the time expenses were incurred.

Claims, Defence, Settlement and Subrogation

We have the right to commence or take over the conduct of legal proceedings, in Your and/or an Insured Person's name, to defend or settle any claim under the Policy.

We will investigate, conduct negotiations and settle any claim under the Policy.

We also have the right under the Policy to sue any other party, excluding a party specified in sections 65 and 66 of the Insurance Contracts Act 1984 (Cth), in Your name or in the name of an Insured Person, exercising Our right of subrogation to recover any claim monies paid by Us for which that other party is legally responsible to You or the Insured Person.

Other Insurance

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme), or transport provider for monies otherwise payable under this Policy, You must first make those claim(s), and We will cover any remaining amount.

If any loss, damage or liability covered under this Policy is covered by another insurance policy, You must give Us details of the other policy. If You make a claim under another insurance policy, and You are paid the full amount of that claim, You cannot make the same claim under this Policy. If You make a claim under another insurance policy, and You are not paid the full amount of Your claim, We will make up the difference, up to the maximum amount this Policy covers You for, provided Your claim is covered by this Policy.

We may seek contribution towards the amounts We have paid, or must pay, from Your other insurer. You must give Us any information We reasonably ask for, to help Us do this.

This General Condition is subject to the provisions of the Insurance Contracts Act 1984 (Cth).

Policy Interpretation and Jurisdiction

We will interpret this Policy in accordance with the law of the Commonwealth of Australia, and You agree to submit to the exclusive jurisdiction of Australian courts.

Recoveries

We have the right to sue any other party, in Your name, to recover money payable under the Policy, or to choose to defend any action brought against You. If You are aware of any third party that You or We may recover money from, You must inform Us of this, and provide reasonable assistance to Us in recovering the money.

Renewal

This Policy is not renewable.

General Exclusions

Timing of Claimable Event

We will not pay claims in relation to events where:

(a) For benefits under Trip Cancellation & Delay or Cancellation Due to Change of Mind, the event occurred:

   i. Outside the Period of Insurance, or

   ii. In a destination not listed on Your Schedule (unless it is a layover of less than forty-eight (48) hours)

(b) For all other benefits, the event occurred:

   i. Outside the Trip dates shown on Your Schedule, or

   ii. In a destination not listed on Your Schedule (unless it is a layover of less than forty-eight (48) hours).

Consequential Loss and any other Financial Loss

We will not pay claims:

(a) Involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered by the Policy

(b) Arising from the Financial Default of any Travel Services Provider associated with the Trip.

Not taking Reasonable Care

We will not pay claims:

(a) Arising directly or indirectly from loss, theft or damage to property, or death, Sickness or Injury, if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft, damage to property, or death, Sickness or Injury might happen

(b) If You intentionally or recklessly act in a way that would reasonably pose a risk to Your safety or the safety of Your property or other people, except in an attempt to protect the safety of a person or to protect property

(c) If You do not do everything You reasonably can to prevent or reduce Your loss or the claim.

Criminal Acts, Fraud and Legal Infringements

We will not pay claims arising directly or indirectly from, or in connection with, any unlawful act committed by You, including any breach of visa requirements.

Air Travel

We will not pay claims involving air travel other than as a passenger on a hot air balloon, or a fully licensed passenger-carrying aircraft operated by an airline, or an air charter business which is licensed and regulated in accordance with the laws of the country in which the air travel takes place.

Detention, Confiscation or Destruction

We will not pay claims for loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.

Known Circumstances

We will not pay claims arising directly or indirectly:

(a) From a known or likely event or circumstance that is in the mass media, or in any government or official body's warning:

  i. Against travel to a particular country or parts of that country

  ii. Of a claimable event including a strike, riot, civil protest, weather, Accident, Natural Disaster, Epidemic or Pandemic (excluding COVID-19), and You did not take appropriate actions to minimise or avoid a claim

(b) Where You have chosen to enter and travel in any country or territory contrary to a Level 4 'Do Not Travel' warning issued by the Australian Government Department of Foreign Affairs (DFAT).

Please refer to www.smartraveller.gov.au for DFAT level 4 (Do Not Travel) warnings.

Booking Travel while Unwell and Travelling with Pre-Existing Medical Conditions

We will not pay claims:

(a) Arising directly or indirectly from or in connection with travel booked or undertaken by You:

  i. If You knew, or a reasonable person in Your circumstances would know, You were unfit to travel

  ii. Against the advice of a Registered Medical Practitioner

  iii. In respect of travel booked or undertaken after a diagnosis of a terminal illness

(b) Arising directly or indirectly from or in connection with, or exacerbated by, any Pre-Existing Medical Condition that You or Your Travelling Companion has, unless:

  i. You have completed a medical assessment for Your Pre-Existing Medical Condition which We have approved, or

  ii. It has been declared by You and approved by Us in a further medical assessment.

Travelling while Pregnant and Childbirth

We will not pay claims:

(a) Arising out of Your pregnancy or childbirth-related complications (including gestational diabetes), if You are aware of the pregnancy and:

  i. If there have been complications with this pregnancy or any previous pregnancy

  ii. Where there is a multiple pregnancy, for example twins or triplets

  iii. If the conception was medically assisted, for example using assisted fertility treatment including hormone therapies or IVF.

  This exclusion shall not apply if, when You applied for cover, You advised Us of any of the matters referred to in sub-clauses i, ii or iii above, We have agreed to provide cover, and You have paid any additional premium We require

(b) Arising from Your pregnancy, or the pregnancy of any other person beyond the twenty-sixth (26th) week of pregnancy (being twenty-five (25) weeks and six (6) days)

(c) Arising out of childbirth, or the health of a newborn child whatever the proximate cause of the claim is, and regardless of the stage of pregnancy.

Travelling for Medical Purposes

We will not pay claims:

(a) Arising directly or indirectly from seeking medical or dental advice or review

(b) Arising directly or indirectly from having elective medical or dental treatment or surgery, or a cosmetic procedure or body modification (including tattoos and piercings) during the Trip

(c) Arising directly or indirectly from a clinical trial.

Self-Harm and Suicide

We will not pay claims arising directly or indirectly from suicide, attempted suicide, or any self-inflicted Injury or condition.

Alcohol or Drugs

We will not pay claims:

(a) Caused by or arising out of excessive consumption of alcohol which is evidenced by a blood alcohol reading that exceeds the local legal limit (while driving) or otherwise exceeds 0.19%. When assessing whether there has been excessive consumption of alcohol, We will also consider:

    i. Any medical or forensic report available to Us
    ii. The statement of any independent witness
    iii. Any admission You have made with respect to Your consumption of alcohol
    iv. Your description of the circumstances leading up to the event which gave rise to the claim, and which You have provided to Us, or to any doctor, nurse or paramedic

(b) Caused by or arising out of You being under the influence of drugs, other than those that are legally obtained in the country in which You are travelling, or legally prescribed drugs taken in accordance with the directions of a Registered Medical Practitioner

    These exclusions (a) and (b) will not apply where no part of the loss that gave rise to the claim was caused by the matters referred to in those Exclusions

(c) Arising directly or indirectly from the effect of or Chronic use of alcohol or other drugs.

Claim Payments Prohibited by Sanctions or Health Legislation

We will not pay claims:

(a) Which We are prohibited by law from paying in the country in which a claim occurs, or within Australia, which would result in Us contravening the Australian Health Legislation

(b) Arising directly or indirectly from or in connection with any loss, damage, liability, benefit, event, occurrence, Injury or Sickness, where providing such cover would result in Us contravening the Health Legislation of the country where the treatment was received

(c) Where providing cover or any benefit under the Policy (to the extent that the provision of such cover, payment of a claim, or provision of a benefit would expose Us or Our parent company or its ultimate controlling entity or any re-insurers) would violate any applicable trade or economic sanctions, law or regulation of any country.

Booking Errors

We will not pay claims:

(a) Arising from any errors or omissions in any booking arrangements

(b) Arising from any failure to obtain relevant visas, passport or travel documents.

Two-Wheeled and Three-Wheeled Motor Vehicles

We will not pay claims arising from the use of two-wheeled or three-wheeled motor vehicles, including Motorcycles, Mopeds and electric scooters, unless You:

(a) As the driver or as a passenger, wear a helmet while riding (this is irrespective of the laws in the country You are visiting)

(b) As the passenger:

    i. Ride as a passenger with a driver who holds an appropriate driving licence for the country that You are visiting, however, this exclusion will not apply if it is reasonable that You did not know the driver was not licensed

(c) As the driver:

    i. Hold a current and full licence (not a Learner or Provisional Licence) for the country, region, State or Territory You are visiting
    ii. If using a Motorcycle rated above 250cc, You hold a current and valid full licence (not a Learner or Provisional Licence) required for driving an equivalently-rated Motorcycle in Australia, and You have selected and paid the additional premium for Adventure Activities

(d) Are not competing or participating in a competition, race or motocross activity

(e) Take reasonable care to adhere to the road rules of the country You are travelling in.

Sub-clauses (b) and (c) do not apply in relation to the use of electric scooters.

International Sailing in a Private Vessel

We will not pay claims involving You travelling in international waters in a private sailing vessel or privately registered vessel.

Prohibited Activities

We will not pay claims involving Participation:

(a) By You or Your Travelling Companion in any activities that are not covered under this Policy

(b) In any Professional Sports of any kind

(c) In any activities that are part of a Professional Sport, unless it is an amateur competition or tournament and covered under Adventure Activities, which is purchased and shown on Your Schedule

(d) In any activities that involve live firearms, including hunting and battle re-enactment activities

(e) In any mountaineering, free rock climbing or outdoor rock climbing activity using guides, ropes, rock-climbing equipment or oxygen, or where special equipment is used

(f) In any activity that includes stunts

(g) In any activities where You do not follow the safety guidelines and use the appropriate safety equipment for that activity

(h) In any activities where You must have special skills, training, qualifications or abilities to participate

(i) In any activity involving participation in the use of a motor vehicle as either a driver or a passenger on a closed circuit, racetrack, race way or track day activity

(j) Any activity that is covered under Snow Sports or Adventure Activities, unless the relevant optional activity benefit is purchased and shown on Your Schedule.

Optional Benefits

We will not pay claims covered by the Optional Benefits, unless You have chosen the relevant cover, it is shown on Your Schedule, and You have paid the additional premium.

Nuclear, Chemical and Biological

We will not pay claims:

(a) Arising directly or indirectly from or in connection with any radioactive contamination

(b) Arising directly or indirectly from, or contributed to or caused by, or resulting from or in connection with, any chemical or biological material, compounds or substance(s) regardless of any other causes or events contributing concurrently or in any other sequence to the loss.

War and Armed Conflict

For claims under the Overseas Medical and Dental Expenses benefit, We will not pay claims:

(a) Arising directly or indirectly from or in connection with Your Active Participation in war or civil war, invasion, hostilities, an act of a foreign enemy, warlike operations (whether war be declared or not), mutiny, or civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

For all other benefits, We will not pay claims:

(a) Arising directly or indirectly from or in connection with the occurrence of war or civil war, invasion, hostilities, an act of a foreign enemy, or warlike operations (whether war be declared or not)

(b) Arising directly or indirectly from or in connection with the occurrence of mutiny, or civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

This exclusion operates in addition to any exclusion relating to travel contrary to a DFAT Level 4 'Do Not Travel' warning.

Terrorism

We will not pay claims:

(a) For any loss, Injury, damage or legal liability sustained directly or indirectly by You if You are a terrorist, or member of a terrorist organisation

(b) Arising from an Act of Terrorism (or any attempted threat), or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to an Act of Terrorism, only if You have entered and are travelling in any country or territory contrary to any warning issued by a government or official travel advisory service prior to You entering into this Policy. Please refer to www.smartraveller.gov.au for DFAT level 4 (Do Not Travel) warnings

(c) This General Exclusion shall not apply to claims under the Policy arising from an Act of Terrorism which occurs prior to the commencement of Your Trip and for which there was no government or other official terrorism warning in place prior to You entering into this insurance Policy

(d) Where the payment of or provision of such benefit or services would constitute a direct or indirect financing of terrorism under European Regulation EC no 881/2002 of 27 May 2002, International Convention for the Suppression of the Financing of Terrorism 9 December 1999, or any other applicable national law or regulation.

Goods and Services Tax

We will not pay claims for any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the amount payable for Your Policy.

Epidemic or Pandemic

We will not pay claims:

(a) Arising directly or indirectly from an actual or likely Epidemic or Pandemic (excluding COVID-19)

(b) Arising directly or indirectly from the threat of an Epidemic or Pandemic (excluding COVID-19).

Please refer to www.who.int and www.smartraveller.gov.au for further information.

This General Exclusion shall not apply to claims under the Overseas Medical and Dental Expenses benefit.

Section 1 - Core Benefits

The following benefits are automatically included in Your Policy and are shown on Your Schedule.

1.1. Overseas Medical & Dental

Overseas Medical Expenses

If You suffer an Injury or Sickness (including COVID-19) while on Your Trip, and which first arose during the Period of Insurance, We will pay for:

1. The cost of ambulance transportation and medical treatment, which is provided Overseas, by or on the advice of a Registered Medical Practitioner and approved by Us
2. A shared Hospital room unless We agree (which We will exercise reasonably and based on the advice of Our medical advisors) to pay to upgrade You to a single room
3. Reasonable ancillary costs for medical treatment provided Overseas.

If We determine that You should return Home to Australia or another location for treatment and You do not agree to do so, We will pay You the lesser of:

(a) The amount that We determine would cover Your Medical Expenses and/or related costs had You agreed to Our determination, or

(b) The costs You actually incurred after Our request.

We will only pay for costs for a maximum of twelve (12) months from the date the Sickness first manifested itself or from the date of Injury.

Overseas Emergency Dental and Optical Expenses

If You suffer an Injury or Sickness (including COVID-19) while on Your Trip, and which first arose during the Period of Insurance, We will pay for:

1. The cost of dental treatment for acute conditions, and to healthy and natural teeth, which is provided Overseas, by or on the advice of a Registered Medical Practitioner and approved by Us
2. Reasonable ancillary costs for dental treatment provided Overseas
3. Emergency dental treatment, if You are on an International Riverboat Cruise, for sudden and acute pain to normal healthy teeth, provided that You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain
4. The cost of treatment prescribed by a Registered Medical Practitioner Overseas for dentures not exceeding $1,500 for any Insured Person
5. The cost of treatment prescribed by a Registered Medical Practitioner Overseas, or a Registered Optician's expenses to provide contact lenses or spectacles not exceeding $1,500 for any Insured Person.

We will only pay for costs for a maximum of twelve (12) months from the date the Sickness first manifested itself or from the date of Injury.

Medical Evacuation Costs

If during a Period of Insurance, You suffer an Injury or Sickness (including COVID-19) while on Your Trip, and on the advice of a Registered Medical Practitioner and approved by Us, We will pay:

1. For You to return from another country to Your Home
2. For Your evacuation to another country
3. The costs of a medical escort as an accompanying person to another country or on Your return Home
4. If You are on an International Riverboat Cruise, for costs incurred outside Australia for emergency medical evacuation from the Cruise Vessel to the nearest Overseas Hospital.

We will only pay for costs for a maximum of twelve (12) months from the date the Sickness first manifested itself or from the date of Injury.

If You refuse Our request, We will only pay Your costs and expenses under this benefit which are incurred up to the time of Our request, together with the lesser of:

1. An amount equivalent to the costs You would have incurred under this benefit had You complied with Our request, or
2. The costs You actually incurred after Our request.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Unlimited
Overseas Medical Expenses	$ Unlimited
Overseas Emergency Dental	$ Unlimited
Overseas Medical Evacuation Costs	$ Unlimited
Emergency treatment for dentures	$1,500 per adult Insured Person
Emergency optician treatment to provide contact lenses or spectacles	$1,500 per adult Insured Person

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For medical, Hospital, ambulance and/or dental costs incurred:
    (a) In Australia, or in Australian waters covered by Medicare
    (b) While participating in any activity covered under Snow Sports or Adventure Activities unless You have purchased the relevant activity benefit and it is shown on Your Schedule
3. For dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, which involves cosmetic dentistry and/or the use of precious metals
4. For the follow-up or continuation of any medical and/or dental treatment commencing prior to Your Trip which includes medication and ongoing immunisations
5. For expenses incurred for contact lenses, spectacles or dentures unless prescribed by a Registered Medical Practitioner for the treatment of an Injury or Sickness
6. Arising from Pre-Existing Medical Conditions except where they have been declared by You and approved by Us
7. For routine medical or dental treatment or prenatal visits
8. Where You are travelling against the advice of a Registered Medical Practitioner
9. For any medical, Hospital or evacuation costs if You decline to follow the medical advice We have obtained
10. For travel booked or undertaken after a diagnosis of a terminal illness
11. Where You are travelling to obtain medical or dental treatment or review
12. Where You are travelling to participate in a clinical trial
13. If You have made a claim for the same costs under another benefit of this Policy
14. For any Medical Expenses after You return Home that We are not allowed to pay, as specified in Claim Payments Prohibited by Sanctions or Health Legislation General Exclusion.

1.2. Disruption due to Injury or Sickness during Your Trip

Extra Accommodation and Travel Costs

If Your Trip is disrupted as a direct result of an Injury or Sickness (including COVID-19) You suffer, and a Registered Medical Practitioner certifies that You cannot travel until You have recovered, We will pay at the same accommodation standard and fare class originally booked, Your Extra accommodation (room only) and travel costs:

(a) Incurred by You

(b) For Your Dependants travelling with You

(c) For Your Relative travelling with You, or one (1) Travelling Companion, who remains with or escorts You

(d) For one (1) Relative who travels to and remains with You, after You are hospitalised as an inpatient, if You do not have a Relative or Travelling Companion with You.

We will also pay the non-refundable portion of unused travel and accommodation costs, provided You demonstrate You actively sought to minimise the Extra accommodation and travel costs You claim.

Cover provided by this benefit will cease when You are able to continue Your Trip, travel Home, or on the completion of the Period of Insurance, whichever occurs first.

Dependant Care Costs

We will pay the reasonable costs of caring for Dependants who are travelling with You and who need care (either because of their age or lack of physical or mental capacity) while You are incapacitated, provided the treating Registered Medical Practitioner provides Us with written advice that You are unable to provide the necessary care.

Cover provided by this benefit will cease when You are able to continue Your Trip, travel Home, or on the completion of the Period of Insurance, whichever occurs first.

Rental Vehicle Return Costs

We will pay the reasonable costs of returning Your Rental Vehicle to the nearest depot if You suffer an Injury or Sickness while on Your Trip, provided the treating Registered Medical Practitioner provides written advice that You are unfit to drive.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Unlimited

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For any costs or expenses where they are payable under another benefit of this Policy
3. For any costs that arise before You are certified by a Registered Medical Practitioner as unfit to continue Your Trip
4. Arising from Pre-Existing Medical Conditions except where they have been declared by You and approved by Us
5. For any flights or accommodation that was not booked prior to the date of Your Injury or Sickness.

Home Cleaning Costs

We will pay up to the maximum benefit payable for the cost of engaging an independent third party (non-Relative) to perform Home cleaning duties which You are unable to perform because of the Injury or Sickness You are suffering from.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$500 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

Cabin Confinement While Riverboat Cruising

If You suffer an Injury or Sickness (including COVID-19) on Your Riverboat Cruise during Your Trip and, as a result, the Cruise Vessel's Registered Medical Practitioner confines You to:

1. Your cabin, or
2. A Hospital bed in the Cruise Vessel's Hospital,

We will pay You up to the maximum benefit payable per completed twenty-four (24) hour period, provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per adult Insured Person per completed twenty-four (24) hour period $2,500 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide Us with written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel.

Pre-Paid Shore Excursion Cancellation While Riverboat Cruising

If You suffer an Injury or Sickness (including COVID-19) on Your Riverboat Cruise during Your Trip, and as a result the Cruise Vessel's Registered Medical Practitioner:

1. Confines You to Your cabin or a Cruise Vessel Hospital bed, and
2. Advises that You cannot participate in Your pre-paid shore excursions due to Your confinement

We will pay You up to the maximum benefit payable, provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide Us with:
    (a) Written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel, and
    (b) Evidence of the pre-paid bookings of the shore excursions, made prior to the cabin or Hospital bed confinement.

1.3. Disruption due to Death during Your Trip

If You suffer an Injury or Sickness (including COVID-19) during Your Trip, that directly results in Your death during the Period of Insurance, We will pay (up to the maximum benefit payable):

1. The reasonable Funeral Expenses
2. The reasonable cost of returning Your Remains Home, or
3. Up to €30,000 (EUR) for expenses incurred (in points (1.) and (2.) above) if You die in a Schengen member state and You hold a valid Schengen Visa.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$60,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. Arising from Pre-Existing Medical Conditions except where they have been declared by You and approved by Us
3. For costs payable under another benefit of this Policy.

1.4. Overseas Hospital-related Incidental Expenses

If You Require Hospitalisation Overseas

If during Your Trip:

1. You suffer an Injury or Sickness (including COVID-19)
2. You are admitted to Hospital for more than twenty-four (24) continuous hours, and
3. We have accepted Your claim under Overseas Medical and Dental Expenses,

We will pay You up to $100 for each day You are in Hospital, up to the maximum benefit payable, to pay for any incidental expenses You incur, such as phone calls, toothbrush and magazines/newspapers.

If You Refuse to Evacuate

If We request that You be evacuated to another country or return Home for treatment, and You refuse to do so, We will only pay Your expenses under the Overseas Hospital–related Incidental Expenses which are incurred up to the time of Our request, together with the lesser of:

(a) An amount equivalent to the costs You would have incurred under this benefit had You complied with Our request, or

(b) The costs You actually incurred after Our request.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per day per adult Insured Person $10,000 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. Unless Your period of hospitalisation exceeds twenty-four (24) continuous hours
3. If You cannot provide Us with receipts for such costs.

1.5. Immediate Cash for Delayed Luggage

If during Your Trip, Your Luggage and Personal Belongings are delayed, misdirected or misplaced by the Carrier, You must:

1. Lodge a Property Irregularity Report with the Carrier, and
2. Provide Us with a copy.

We will pay You where Your Luggage and Personal Belongings are delayed, misdirected or misplaced, an urgent cash advance of $250 for the purchase of Essential Items of clothing and other personal items, accessible by using Your PassportCard.

We will deduct any amount We pay You under this benefit, from any amount We pay You under the Luggage and Personal Belongings benefit.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$250 per adult Insured Person

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If Your Luggage and Personal Belongings are delayed, misdirected or misplaced by the Carrier on Your final Trip to return Home.

1.6. Theft of Cash

If during Your Trip:

1. Your notes and coins on Your person are stolen or lost, and
2. You have reported the loss to the police or an officer of the relevant bus line, airline, shipping line or rail authority with whom You were travelling,

We will reimburse You for the value of the notes or coins, up to the maximum benefit payable, by:

(a) An immediate $350 payment to the PassportCard, which can be accessed via an Automatic Teller Machine (ATM), or

(b) Reimbursement to Your nominated bank account if You do not use the PassportCard.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$350 per adult Insured Person

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You do not report the theft within twenty-four (24) hours of discovery (or if not reasonably possible, as soon as possible), to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling when the theft or loss occurred
3. If You cannot prove that You made such a report, by providing Us with a written statement from the party to whom You reported
4. If the cash that was stolen or lost was not on Your person.

1.7. Personal Liability

If as a result of an Accident or a series of Accidents arising out of one (1) event, that occur during Your Trip, You become legally liable to pay compensation for:

1. The death or bodily Injury of someone else, or
2. The physical loss of or damage to someone else's property,

We will cover You, up to the maximum benefit payable, for:

(a) The compensation (including Legal Costs) awarded against You, and

(b) Any reasonable Legal Costs incurred by You in settling or defending a claim made against You, provided that You have Our approval in writing before incurring these costs.

What We Require

If You suspect, or are made aware, that You are legally liable to pay compensation:

1. You must give Us notice of any cause which may give rise to a legal claim against You, as soon as reasonably possible after You know about it, and send Us any documents relating to such claim
2. You must give Us all the information We reasonably require to allow Us to take or defend any action on Your behalf
3. You may give details of Your name, address and travel insurance to other relevant parties, such as an Injured party or police officer
4. You must take photographs and videos and obtain details of witnesses if You can
5. You must not offer or promise compensation, or negotiate, pay, settle, admit or deny any claim or liability, unless You first obtain Our claims department's permission in writing
6. We will have complete control of any legal representatives appointed and any legal proceedings, and We will be entitled to take over and carry out, in Your name, Your defence or prosecution of any claim, for Our own benefit, in respect of claims for indemnity, damages or otherwise, made by or against any other party.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$5,000,000 in total

This benefit is combined for all Insured Persons covered under the Policy.

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay any amount You become legally liable to pay, if the liability arises directly or indirectly from, or in connection with:

1. Any condition or event excluded under General Exclusions
2. Death or bodily Injury to You, Your Travelling Companion, a Relative or Your employee
3. Loss of or damage to property belonging to, or in the care, custody or control of You, Your Travelling Companion, a Relative or an employee of any one of You
4. Your ownership, custody, control or use of any firearm, aircraft (including a drone), watercraft or motorised vehicle
5. Your Rental Vehicle or use of a two-wheeled or three-wheeled motor vehicle
6. Claims arising from activities that We do not cover under this Policy, or that We have specifically excluded from cover in Your Schedule
7. Claims arising from any activity that is covered under Snow Sports or Adventure Activities
8. Your conduct of, or employment in, any business, profession, trade or occupation
9. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, or statutory or compulsory compensation scheme or fund, or under workers compensation legislation, or an industrial award or agreement, or any accident compensation legislation
10. Any act or omission by You, or any person acting with Your knowledge, connivance, consent, instruction, or malicious or wilful act, which is intended to cause death or bodily injury, property damage or liability
11. Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages
12. Sickness, illness or disease that is transmitted by You
13. Any relief or recovery other than monetary amounts
14. Any liability that arises out of occupation or ownership of any building, property or immovable property
15. Any contractual liability, unless You would be liable if that contract or agreement did not exist, and it is not a prohibited activity under the Policy.

Section 2 - Optional Benefits

You can choose to add a range of optional benefits to Your Flexi Cover Policy depending upon the circumstances of Your travel arrangements. You will only have cover for an optional benefit if You select this option at the time of purchase, it is shown on Your Schedule, and You have paid the required additional premium.

2.1. Trip Cancellation & Delay

The following benefit applies if Trip Cancellation & Delay is shown in Your Schedule.

Important Condition Applying to this Section

You must make a reasonable effort to recover any refundable tickets or refundable portions of tickets, or any other pre-paid costs.

Cancellation or Disruption Before Your Trip Starts

We will cover You if during Your Period of Insurance and before Your Trip starts, You have to cancel or re-arrange Your Trip for any of the following reasons:

(a) Medical Advice

You have been certified by a Registered Medical Practitioner as unfit to travel due to Injury or Sickness (including COVID-19) or due to Your death.

(b) Travelling Companion, Relative or Business Partner

Due to the sudden death, Injury or Sickness of a Travelling Companion, Relative or Business Partner who is located in Australia.

(c) Severe Weather or Natural Disasters

Due to severe weather or Natural Disaster:

1. Causing damage to Your Home in Australia or Your place of business, within seventy-two (72) hours of Your Trip departure date
2. That has caused Your accommodation to be uninhabitable and alternative equivalent accommodation is not available
3. That has resulted in the closure of an airport preventing You from reaching Your destination.

(d) Cancellation, Delays or Rescheduling

Your travel arrangements have been cancelled, delayed or rescheduled:

1. By a bus line, airline, shipping line, rail authority or tour company, due to:
   - (a) Strikes or an Accident
   - (b) Your tour being cancelled by the operator or wholesaler due to low bookings
2. For a Trip planned solely for a business or educational conference or course, which You could not re-arrange.

(e) Unable to Commence Your Trip

You are unable to commence Your Trip due to:

1. Being directly involved in a traffic Accident (substantiated by a police report provided by You to Us) while en-route to depart for Your Trip
2. The theft of Your passport, which has been reported to the police
3. You or Your Travelling Companion, being a full-time employee of the Police, Fire, Ambulance, Australian Defence Force, or emergency services, have pre-approved leave cancelled, provided You purchased this Policy no later than seven (7) days after paying final monies for Your pre-paid travel arrangements
4. Being made Redundant from a full-time employment position, provided You purchased this Policy no later than seven (7) days after paying final monies for Your pre-paid travel arrangements
5. You or Your Travelling Companion are summoned to jury duty or to give evidence in a court of law.

(f) Pet Medical Emergency Before Trip

You have to cancel or re-arrange Your Trip due to the sudden life-threatening Injury, illness or death of Your pet (domestic cat or dog only).

We will pay You, up to the maximum benefit payable:

1. The non-refundable amount of Your travel costs if You have to cancel Your Trip. You must make reasonable efforts to recover any refundable portions of Your travel costs

2. The reasonable cost to re-arrange Your Trip, or the non-refundable travel and accommodation costs, including any day tour, overnight tour or overnight cruise pre-paid in advance if You choose not to re-arrange it. However, We will not pay more for re-arranging Your Trip than the amount that would have been incurred in cancellation costs, if Your Trip had been cancelled
3. The travel agent's fees or commission earned on the refundable portion of the cancelled Trip, which is limited to the lesser of:
   (a) The maximum benefit payable, or
   (b) $4,000 in total
4. The pet medical emergency benefit, which is limited to the lesser of:
   (a) The maximum benefit payable, or
   (b) $3,000 per adult Insured Person, up to $6,000 in total
5. The non-refundable travel and accommodation costs, which is limited to the lesser of:
   (a) The maximum benefit payable, or
   (b) $3,000 per adult Insured Person up to $6,000 in total

   as a result of the death, Injury or Sickness of Your Relative or Business Partner who is not travelling with You, who at the Relevant Time:
   (a) Had been hospitalised in the previous one (1) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim
   (b) Were eighty-five (85) years of age or over
   (c) Resided in a nursing home or required similar home care assistance
   (d) Were on a waiting list for, or knew they needed, surgery, inpatient treatment or tests at a Hospital or clinic
   (e) Had a drug or alcohol addiction
   (f) Had a terminal illness
6. For Your cancelled tour due to low bookings, the lesser of the:
   (a) Pre-paid transportation costs to and from the tour's start and end points, or
   (b) Cost to rearrange the tour or the non-refundable fees or costs, including visa, tuition, conference fees, and related excursion or activity costs
7. For the non-refundable frequent flyer or similar flight reward points lost following cancellation of Your airline ticket if You choose not to re-arrange it.

The amount We will pay is calculated as follows:

$$\frac{(A-B) \times C}{D}$$

Where:

A = The cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed

B = Your financial contribution towards the airline ticket

C = The total amount of points lost

D = The total amount of points used to obtain the airline ticket.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Limit chosen and shown on Your Schedule

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You were aware of any reason, or likely or known event, before Your Period of Insurance commenced or when You purchased the insurance that causes Your Trip to be cancelled, abandoned or shortened
3. As a result of cancellations, delays or rescheduling by a bus line, airline, shipping line, rail authority or tour company, unless it is caused by:
   (a) Strikes or an Accident
   (b) Your tour being cancelled by the operator or wholesaler due to low bookings
4. As a result of You or Your Travelling Companion changing plans, or deciding not to continue with the intended Trip or as a result of a request by a Relative or any other person
5. As a result of the health or death of any person apart from a Relative or Business Partner
6. If Your pet's condition was not life-threatening, as determined by a qualified veterinarian

7. If Your pet has been treated by a qualified veterinarian for the same condition in the immediate six (6) months prior to the commencement of Your Trip
8. If the cancellation was due to Your pet's routine medical care, vaccinations, or elective surgery
9. If You fail to provide veterinary documentation confirming the pet's illness or death
10. If the claim is for an animal other than a domestic cat or dog
11. If there have been any errors or omissions in the travel arrangements
12. If there has been a failure to obtain the relevant visas, damage to Your passport, an insufficient period of time before the expiration of Your passport for the country that You are travelling to, or not obtaining the relevant or correct travel documentation
13. Arising directly or indirectly from an Act of Terrorism or the threat, or perceived threat, of an Act of Terrorism.

Cancellation or Disruption during Your Trip

We will cover You if during Your Trip, You have to re-arrange Your Trip, for the following reasons:

(a) Transport Delays

Your scheduled transport is delayed more than twelve (12) hours due to strike, riot, hijack, civil protest, or severe weather conditions, and You can evidence the delay.

(b) Accident Involving Transport

An Accident that affects the mode of transport, including motor vehicle, aircraft, train or watercraft, by which You are travelling.

(c) Missed Connection

Due to any unforeseeable circumstances outside Your control (including a COVID-19-related event), Your scheduled transport is cancelled or delayed, and that cancellation or delay means You would not connect with a flight, pre-paid tour or cruise which You planned to attend as part of Your Trip.

(d) Cyber Incident

Your Trip is disrupted as a result of a Cyber Incident.

(e) Loss or Damage to Travel Documents

Your passport or travel documents have been damaged, lost or stolen.

(f) Severe Weather or Natural Disaster

Due to severe weather or a Natural Disaster, Your:

1. Pre-booked accommodation is uninhabitable or not available
2. Carrier is delayed,

and there are no reasonable alternatives offered by a Travel Services Provider.

(g) COVID-19-Related Events

Your pre-booked accommodation is shut-down or temporarily closed as a result of an outbreak of COVID-19 on the premises, or for cleaning following an outbreak, or You are directed into quarantine during Your Trip (including for COVID-19).

We will pay You, up to the maximum benefit payable for:

1. Extra Accommodation costs at the same accommodation standard as originally booked, up to $500 per adult Insured Person per twenty-four (24) hour period
2. Extra Travel costs for the same fare class originally booked up to the cancellation limit chosen and shown in Your Schedule
3. Missed connections (provided that You have allowed a reasonable time between connections), the lesser of:
   (a) The maximum benefit payable, or
   (b) Up to $5,000 per adult Insured Person
4. The non-refundable portion of unused travel and accommodation costs, provided You demonstrate You actively sought to minimise the Extra accommodation and travel costs You claim.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Limit chosen and shown on Your Schedule

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions

2. If You were aware of any reason, or likely or known event, before Your Period of Insurance commenced or when You purchased the insurance, that causes Your Trip to be cancelled, abandoned or shortened
3. Arising from Your failure to reasonably allow sufficient time to make Your scheduled mode of transport, or travel to Your point of departure for the next stage of Your Trip
4. Relating to loss of passport or travel documents, caused by government confiscation or because those articles were sent through the mail
5. For expenses recoverable from any other source, including the Carrier
6. If You choose not to take the next flight scheduled by Your Carrier, in the event of a Natural Disaster
7. If You make a claim for the same expenses under another benefit of this Policy.

Disruption during Your Trip where You need to Return Home

We will cover You if during Your Trip, the arrangements of Your Trip must be altered because You need to return Home, for the following reasons:

(a) Relative or Business Partner

1. Your Relative or Business Partner dies unexpectedly, is disabled by an Injury, or becomes Sick with an unexpected diagnosis by their Registered Medical Practitioner of a medical condition which is life-threatening (including COVID-19)
2. You must return Home to provide direct assistance to a Relative or for a Relative in the event of the following emergencies:
   (a) Miscarriage
   (b) Your partner is seriously ill and not able to take care of non-travelling Dependants or has left them alone
   (c) A non-travelling Dependant has been arrested
   (d) A non-travelling Relative becomes a missing person.

(b) Pet Medical Emergency on Trip

Your pet (domestic cat or dog only) suffers an unexpected and sudden life-threatening Injury, Sickness, or dies.

(c) Member of Emergency Services or Jury Duty

1. You or Your Travelling Companion, being a full-time employee of the Police, Fire, Ambulance, Australian Defence Force, or emergency services, have pre-approved leave cancelled, provided You purchased this Policy no later than seven (7) days after paying final monies for Your pre-paid travel arrangements
2. You or a Travelling Companion are required to attend for jury duty, or have received a summons to give evidence in a court of law.

(d) Home or Business Damage

If Your Home or business in Australia is totally destroyed or becomes uninhabitable as a result of fire, flood, explosion or earthquake

We will pay You, up to the maximum benefit payable, for:

1. Your Extra accommodation and travel costs at the same fare class and accommodation standard as originally booked
2. The resumption of Your Trip within sixty (60) days of Your return Home due to Your Relative or Business Partner
3. The non-refundable travel and accommodation costs, which is limited to the lesser of:
   (a) The maximum benefit payable, or
   (b) $3,000 per adult Insured Person up to $6,000 in total

   as a result of the death, Injury or Sickness of Your Relative or Business Partner who is not travelling with You, who at the Relevant Time:
   (a) Had been hospitalised in the previous one (1) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim
   (b) Were eighty-five (85) years of age or over
   (c) Resided in a nursing home or required similar home care assistance
   (d) Were on a waiting list for, or knew they needed, surgery, inpatient treatment or tests at a Hospital or clinic
   (e) Had a drug or alcohol addiction
   (f) Had a terminal illness
4. The pet medical emergency benefit, which is limited to the lesser of:
   (a) The maximum benefit payable, or
   (b) $3,000 per adult Insured Person up to $6,000 in total.

5. The non-refundable portion of unused travel and accommodation costs, provided You demonstrate You actively sought to minimise the Extra accommodation and travel costs You claim.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Limit chosen and shown on Your Schedule

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For Your return travel, if You did not have a return ticket/passage booked before the circumstances giving rise to a claim under this cover
3. For additional accommodation, if You did not have pre-booked accommodation before the circumstances giving rise to a claim under this cover
4. If Your Relative or Business Partner lives outside of Australia
5. If Your pet's condition was not life-threatening, as determined by a qualified veterinarian
6. If Your pet has been treated by a qualified veterinarian for the same condition in the immediate six (6) months prior to the commencement of Your Trip
7. If the cancellation was due to Your pet's routine medical care, vaccinations, or elective surgery
8. If You fail to provide veterinary documentation confirming Your pet's Sickness or death
9. If the claim is for an animal other than a domestic cat or dog
10. If You were aware, or a reasonable person would have been aware, of any reason, before Your Period of Insurance commenced, that may cause Your Trip to be cancelled, disrupted or delayed
11. If You or Your Travelling Companion change plans or decide not to continue with the intended Trip
12. For expenses recoverable from any other source, including the Carrier.

Travel Delay Expenses

If Your pre-booked transport is temporarily delayed during the Trip:

1. For at least six (6) hours due to an unforeseeable circumstance outside Your control (including for a COVID-19-related event), and
2. You first claim from the relevant transport provider and provide Us with written confirmation from the transport provider of the cause and period of the delay, and the amount of compensation offered by them,

We will pay You, up to the maximum benefit payable, for:

(a) Accommodation:

1. Up to $500 per adult Insured Person for reasonable additional accommodation (room only) expenses
2. An additional $500 per adult Insured Person for reasonable additional accommodation (room only) expenses for each additional twenty-four (24) hour period that the delay continues, beyond the initial six (6) hour delay.

(b) New Flights:

1. Up to $2,000 per adult Insured Person for new flights at the same fare class, to Your original intended destination where You have been continuously delayed for more than twenty-four (24) hours and Your Travel Services Provider has not arranged alternate flights.

Maximum Benefit Payable

The maximum amount We will pay for all claims under these benefits is:

	Maximum Benefit Payable
Flexi Cover	$6,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If the delay to Your Trip arises from the Financial Default of any transport, tour or accommodation provider
3. Arising directly or indirectly from an Act of Terrorism, or the threat, or perceived threat, of an Act of Terrorism

Pet Boarding

If Your final return leg of Your Trip Home by aircraft or sea vessel is delayed for more than twelve (12) hours:

1. Due to poor weather conditions, a strike, industrial action or mechanical breakdown, and
2. Provided You can give Us documents including:
   (a) The Carrier's report of the delay, and
   (b) The invoice from an Australian-based kennel, cattery or pet sitter,

We will pay, up to the maximum benefit payable, for:

(a) Additional kennel or cattery fees for Your pet(s), or
(b) Additional costs incurred for the services of Your pet-sitter.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If the delay to Your Trip arises from the Financial Default of any transport, tour or accommodation provider
3. Arising directly or indirectly from an Act of Terrorism, or the threat, or perceived threat, of an Act of Terrorism
4. For any pet sitter, kennel or cattery fee You are required to pay as a result of quarantine regulations.

2.2. Luggage and Personal Belongings

The following benefit applies if Luggage and Personal Belongings is shown in Your Schedule.

Luggage and Personal Belongings Delay Expenses

If during Your Trip, Your Luggage and Personal Belongings are delayed, misdirected or misplaced by the Carrier, You must:

1. Lodge a Property Irregularity Report with the Carrier, and
2. Provide Us with a copy.

For an adult Insured Person whose Luggage and Personal Belongings are delayed, misdirected or misplaced, We will, up to the maximum benefit payable:

1. Reimburse You, if You continue without Luggage and Personal Belongings for more than twenty-four (24) hours, for the reasonable purchase of Essential Items
2. Provide up to $100 for transport costs You incur in order to retrieve Your Luggage and Personal Belongings.

We will deduct any amount We pay You under the Immediate Cash for Delayed Luggage benefit, from benefits paid under this benefit.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You are entitled to compensation from the Carrier with whom You were travelling, for the same amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your cover under this benefit

3. If You cannot provide written evidence from the Carrier who was responsible for Your Luggage and Personal Belongings, about the delay, misdirection or misplacement. In this case, We will consider and discuss with You whether alternative proof can be provided
4. If Your Luggage and Personal Belongings are delayed, misdirected or misplaced by the Carrier on Your final Trip to return Home.

Lost, Damaged and Stolen Items

If during Your Trip, Your Luggage and Personal Belongings are:

1. Stolen
2. Accidentally damaged, or
3. Permanently lost,

We will, at Our option (which We will exercise reasonably), pay You up to the maximum benefit payable, and subject to individual Item Limits, the lesser of:

1. The reasonable cost to repair the item
2. The reasonable cost to replace the item
3. The original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

Maximum Benefit Payable

The total maximum benefit payable for Lost and Stolen Items under Luggage and Personal Belongings, for all items combined is:

	Maximum Benefit Payable
Flexi Cover	$ Limit chosen and shown on Your Schedule

An Excess applies per event for this benefit and is shown on Your Schedule.

Item Limits

The maximum We will pay for any item (the item limit), per adult Insured Person, is up to:

	Maximum Benefit Payable per item
Laptops, tablets, cameras and video cameras	Limit Chosen
Mobile phones including PDAs, smart watches and other items with phone capabilities and drones with or without camera	Limit Chosen
Any single item, pairs or set of items	$1,500

A pair or related set of items includes (but is not limited to):

1. Camera lenses (attached or not), tripod and accessories
2. A matching pair of earrings

and they are considered as only one (1) item for which the appropriate single item limit will apply.

Replaced or Located Items

If the item or items Your claim relates to have been replaced or located, We will apply the following:

1. If Your claim is for loss or theft of a mobile phone and You have purchased a replacement mobile phone before submitting Your claim or before We pay it, You must provide Us with proof of the purchase
2. If Your claim for loss or theft of Luggage and Personal Belongings is approved, but in the meantime the lost or stolen items have been found undamaged and can be returned to You by post, We will pay the reasonable postage costs up to $500
3. If We pay for the loss or theft of, or damage to, Your personal items, and they are subsequently found after We made the payment, the items recovered will be deemed to be salvage and shall be Our property. If You wish to take possession of the recovered item(s), You will need to refund to Us any payment We made in respect of such item(s).

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions

2. If You do not report the loss, theft or damage within twenty-four (24) hours of discovery (or if not reasonably possible, as soon as possible), to police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft or damage occurred. You must prove that You made the report by providing Us with a written statement from the party to whom You reported
3. If the loss, theft or damage is to a bicycle, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, gift cards, store vouchers, rechargeable cards, negotiable instruments, bullion, securities, hired items, or any other item listed as excluded on Your Schedule
4. If the loss, theft or damage is to an item covered under another benefit of this Policy such as passports, travel documents, cash, bank notes, currency notes, cheques or travellers cheques
5. If the loss, theft or damage relates to Snow Sports Equipment, Adventure Activities Equipment, or golf clubs or golf equipment
6. The loss, theft or damage of Valuables or Luggage and Personal Belongings that were left in an unattended motor vehicle, unless locked in the Concealed Storage Compartment of the motor vehicle to which forced entry was gained. However, We will not provide any cover whatsoever if the Valuables and/or Luggage and Personal Belongings lost, stolen or damaged, were left locked in a motor vehicle overnight
7. For the loss, theft or damage of Valuables left in the care of a Carrier, unless security regulations prevented You from keeping the Valuables with You
8. If the loss, theft or damage is to Luggage and Personal Belongings that were left Unsupervised in a Public Place or with someone You do not know
9. If the Luggage and Personal Belongings that were lost, stolen or damaged were sent unaccompanied, or by post, courier or under a freight contract
10. If the damage occurs while in use
11. If the loss or damage is to a fragile or brittle item or an electronic component, unless:
    (a) The loss or damage was caused by fire or an Accident involving the transport vehicle in which You were travelling
    (b) The relevant item is the lens of sunglasses, spectacles, binoculars or photographic or video equipment
12. If the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
13. If the loss or damage arises from any process of cleaning, repair or alteration
14. If the loss or damage arises from an electrical or mechanical breakdown or fault
15. If You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft, misplacement or damage occurred. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the amount of Your loss and what You were reimbursed, up to the limit of Your relevant level of cover for this benefit (but after allowing for Depreciation due to age, as described in General Condition Claims and Depreciation).

Travel Documents, Credit Cards and Travellers Cheques

If during Your Trip, Your travel documents, Transaction Cards or travellers cheques are damaged, lost or stolen from:

1. You, or
2. From a locked safety deposit facility,

We will pay You, up to the maximum benefit payable, for:

1. The costs (including communication costs) of replacing Your travel documents (including passports), Transaction Cards, or travellers cheques
2. The reasonable cost of You travelling to the nearest location where such items can be replaced, provided You comply with any conditions of the issuing body of those travel documents, travellers cheques or Transaction Cards
3. Any monetary losses resulting directly from the fraudulent use of Transaction Cards or travellers cheques, provided that Our payment will be reduced by any amount You recover from the issuing bank or provider, and You have complied with all conditions of use.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$5,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions

2. For travel documents (including passports), Transaction Cards, or travellers cheques that You do not carry on Your Person or are not held in locked safety deposit facilities
3. If You do not comply with the conditions of issue of the Transaction Cards and travellers cheques, such as failing to report the loss within the prescribed period, or where You carry the security PIN with the card
4. If You fail to report the theft within twenty-four (24) hours of discovery to the police (or if not reasonably possible, as soon as possible), and also, in the case of Transaction Cards and travellers cheques, to the issuing bank or provider in accordance with the conditions under which those cards or cheques were issued
5. If You cannot prove that You made such a report by providing Us with a written statement from the party to whom You reported
6. If You make a claim for the same expenses under another benefit of this Policy.

2.3. Personal Accident

The following benefit applies if Personal Accident is shown in Your Schedule.

Accidental Death

If during Your Trip:

1. You suffer an Injury and die within twelve (12) months of the Injury, or
2. Your means of transport disappears, sinks or crashes and You are presumed dead and Your body is not found within twelve (12) months,

the maximum amount We will pay Your estate for Accidental Death is:

	Accidental Death Benefit
Flexi Cover	$30,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For any event covered under a Compulsory Third Party (CTP), Motor Accident Injuries (MAI), Motor Accidents Compensation (MAC), or similar statutory compensation scheme
3. Arising directly or indirectly from a Sickness
4. Arising directly or indirectly from suicide or self-harm
5. Arising from an Injury that occurs more than twelve (12) months from Your Trip start date as shown on Your Schedule.

Permanent Disability

If during Your Trip:

1. You suffer an Injury and, because of the Injury, You suffer Permanent Disability within twelve (12) months of the Injury, and
2. Your Permanent Disability continues for at least twelve (12) consecutive months, and at the end of that period is certified by a Registered Medical Practitioner as being beyond hope of improvement,

the maximum amount We will pay You for Permanent Disability is:

	Permanent Disability Benefit
Flexi Cover	$30,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

Special Note

We may, at Our expense, choose to have Your condition assessed by an appropriate medical specialist appointed by Us.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For any event covered under a Compulsory Third Party (CTP), Motor Accident Injuries (MAI), Motor Accidents Compensation (MAC), or similar statutory compensation scheme
3. Arising directly or indirectly from a Sickness
4. Arising directly or indirectly from suicide or self-harm
5. Arising from any activity that is covered under Snow Sports or Adventure Activities
6. Arising from any prohibited activities as specified by General Exclusion Prohibited Activities.

Loss of Income

If during Your Trip, You suffer an Injury and when You return Home:

1. The Injury causes disablement and the inability to perform Your normal or suitable alternative work
2. That disablement continues for more than fifteen (15) consecutive days after You return to Your Home (Your 'waiting period'), and
3. You lose all Your Income and You are not receiving sick leave or other payments from Your employer,

We will pay You 75% of Your usual weekly wage up to a maximum payment of $1,500 per week, for a period of up to twenty-six (26) continuous weeks, to replace Your lost weekly wage, net of income tax.

The maximum amount We will pay You for Loss of Income is:

	Loss of Income Benefit
Flexi Cover	$45,000 per adult Insured Person

An Excess applies to this benefit per Insured Person per event and is shown on Your Schedule.

Maximum Benefit Payable

The maximum benefit payable, that We will pay in total for all claims under Personal Accident, for Accidental Death, and/or Permanent Disability, and/or Loss of Income combined, is $45,000.

	Maximum Benefit Payable
Flexi Cover	$45,000 per adult Insured Person

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For any event covered under a Compulsory Third Party (CTP), Motor Accident Injuries (MAI), Motor Accidents Compensation (MAC), or similar statutory compensation scheme
3. If You cannot provide satisfactory evidence:
   (a) That Your Injury and subsequent disablement caused the inability to perform Your normal or suitable alternative work
   (b) Of Your lost Income
4. For the first fifteen (15) days of Your disablement, from the time You return Home
5. As a result of Sickness
6. As a result of death.

2.4. Rental Vehicle Insurance Excess

The following benefit applies if Rental Vehicle Insurance Excess is shown in Your Schedule.

If during Your Trip, You hire a Rental Vehicle and:

1. You, or another person shown on Your Schedule, are the nominated driver on the Rental Vehicle agreement
2. Comprehensive motor vehicle insurance for the Rental Vehicle is obtained for the entire hire period
3. You have included Adventure Activities in Your Schedule where Your Rental Vehicle is a Motorcycle with an engine capacity above 250cc,

We will pay, up to the maximum benefit payable, if Your Rental Vehicle or keys are stolen, lost or damaged while in Your care, the lower of:

(a) The Rental Vehicle Insurance Excess
(b) The repair costs to the Rental Vehicle that You become legally liable to pay, or
(c) The expense incurred to replace the keys (where only the keys are stolen), for which You are liable.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Limit chosen and shown on Your Schedule

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For any vehicle or mode of transport that is not a Rental Vehicle as defined in this Policy
3. For any administration costs, or loss-of-use penalties
4. If You or any other driver are not listed on the rental agreement and on Your Schedule
5. Where the Rental Vehicle is being operated in the following circumstances:
   (a) In violation of the terms of the rental agreement or applicable motor vehicle insurance policy

(b) While You, or any other driver, are affected by alcohol or any other drug in a way that breaches the law of the country You are visiting, except a drug prescribed to You by a Registered Medical Practitioner and taken in accordance with their instructions

(c) Without a current driver's licence appropriate for the purpose for which You, or the nominated driver, were using the Rental Vehicle

6. For loss or damage to, or theft of, items including but not limited to tyres and/or windscreens if they are not covered by the motor vehicle insurance policy or damage waiver purchased from the relevant rental company or agency
7. Where You cannot provide Us with a copy of:

   (a) Your relevant rental agreement

   (b) The authorised driver's licence

   (c) The original inspection report and the incident and/or damage report

   (d) The repair quote or invoice

   (e) A written statement from the rental car company or agency advising that You are liable to pay the excess or liability fee

   (f) Details of any other insurance You hold that may cover the above.

Special Conditions

This benefit does not take the place of rental vehicle insurance or third-party damage insurance, and only provides cover for the excess component up to the applicable benefit limit.

2.5. Golf

The following benefit applies if Golf is shown in Your Schedule.

Own Golf Equipment

If during Your Trip, Your own golf clubs and equipment (not borrowed or hired) are stolen, Accidentally damaged, or are permanently lost, We will pay You (up to the maximum benefit payable) the lesser of:

(a) The reasonable cost to repair the item

(b) The reasonable cost to replace the item

(c) The original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$5,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For loss or theft of Your golf clubs and equipment if You do not report it within twenty-four (24) hours (or if not reasonably possible, as soon as possible), to the police or an officer of the Carrier with whom You were travelling when the loss or theft occurred. You must provide Us with a written statement from the party to whom You reported
3. If Your golf clubs were stolen, accidentally damaged or permanently lost in the care of a bus line, airline, shipping line, freight carrier or rail authority, with whom You were travelling, and You are entitled to compensation from the bus line, airline, shipping line, freight carrier or rail authority, for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your relevant cover.

Golf Equipment Hire

If during Your Trip, Your own golf clubs and equipment (not borrowed or hired), which are necessary for You to take part in the golfing activities You have planned, are:

1. Delayed in reaching You on Your outward Trip, or
2. Lost, stolen or damaged during Your Trip,

We will pay You, up to the maximum benefit payable, the cost of hiring golf equipment.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$250 for each twenty-four (24) hour period $1,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. Where You have made a claim for the same costs and/or fees under another benefit of this Policy
3. If You cannot provide Us with written evidence in support of Your claim.

Pre-Paid Green Fees

If during Your Trip:

1. You suffer Sickness or Injury and cannot take part in pre-paid golfing activities as planned, or
2. You suffer a loss or theft of documents or golf clubs and equipment which wholly prevents You from taking part in pre-paid golfing activities,

We will pay You, up to the maximum benefit payable, for the unused percentage of Your green fees that You have pre-paid, and which cannot be refunded, for each continuous twenty-four (24) hour period covered by this Policy.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$500 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. Where You have made a claim for the same costs and/or fees under another benefit of this Policy
3. If You cannot provide Us with written evidence in support of Your claim.

Hole-In-One

If during Your Trip, You achieve a hole-in-one during a competition round and You provide Us with:

1. A statement from the Golf Club Secretary or Manager confirming the competition name and date
2. A copy of Your scorecard signed and certified by the official scorer for the competition, and
3. The receipt from the golf club for the bar expenses incurred,

We will pay $300 for this hole-in-one benefit.

No Excess applies for the hole-in-one benefit.

2.6. Cancellation Due to Change of Mind

The following benefit applies if Cancellation Due to Change of Mind is shown in Your Schedule.

You can choose to include Cancellation Due to Change of Mind in the Flexi Cover product only if it is offered to You when You purchase Your Policy.

Change of Mind

If during Your Period of Insurance, and before Your Trip starts, You change Your mind and cancel Your Trip and You have done all of the following:

1. Purchased this Policy more than seven (7) days prior to the start date of Your Trip
2. Paid for Your travel, accommodation, tours, or cruise at any time from forty-eight (48) hours before the Policy issue date up to, but not including, the trip start date
3. Selected this optional benefit when You purchased Your Policy
4. Cancelled Your Trip at least forty-eight (48) hours prior to the start date of Your Trip for any reason which is not otherwise excluded under this optional benefit, and
5. Made reasonable efforts to recover any refundable portions of Your travel costs,

We will pay, seventy-five percent (75%) of non-refundable travel and accommodation costs, including any day tour, overnight tour or overnight cruise, up to the lesser of:

1. Your selected cancellation limit shown in Your Schedule, or
2. the maximum benefit payable of $20,000 in total.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$20,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If at the time You cancelled Your Trip, regardless of Your reason for cancelling:
   (a) Any destination listed on Your Schedule, or any layovers, are issued with a Level 4 'Do Not Travel' warning by the Australian Government Department of Foreign Affairs (DFAT)
   (b) Any destination listed on Your Schedule, or any layovers, are affected by radioactive, chemical or biological contamination, war, civil war, or an Act of Terrorism, as reported through the mass media, or a known event statement
   (c) Any destination listed on Your Schedule, or any layovers, are affected by an Epidemic or Pandemic
   (d) Any Travel Services Provider associated with Your Trip, is affected by Financial Default
   (e) Any Travel Services Provider associated with the Trip, cancelled any of Your transportation, accommodation, or Rental Vehicle bookings
3. For any travel and accommodation costs that You paid for more than forty-eight (48) hours before the Policy Issue Date
4. If You cannot show Us that You notified or cancelled Your Trip with Your transport providers.

2.7. Concerts & Events

The following benefit applies if Concerts & Events is shown in Your Schedule.

Cancelled Events

If during Your Period of Insurance, and before Your Trip starts, the event You have told Us about and which is shown on Your Schedule is cancelled or moved to a different day outside of Your control, We will pay You, up to the lesser of the maximum benefit payable or Your selected cancellation limit, for:

1. The reasonable cost to re-arrange Your Trip
2. The non-refundable travel and accommodation costs if You choose not to re-arrange it.

We will not pay more for re-arranging Your Trip, than the amount of any cancellation costs that would have been incurred if Your Trip had been cancelled.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$3,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide the official cancellation of the event from the event organisers
3. If the event is postponed or rescheduled within forty-eight (48) hours of the original date, unless the new date prevents You from reasonably attending based on Your booked travel itinerary
4. If the event is partially cancelled (e.g: a specific performer or session is cancelled, but the event otherwise proceeds)
5. If the event is moved to a different location within a reasonable travel distance (e.g: within the same city or metropolitan area)
6. If You did not purchase a valid, paid ticket(s) for the event prior to cancellation

7. If You have received a full refund from the event organiser or Travel Services Provider and You have no unrecoverable costs
8. If the event was cancelled due to reasons known before You purchased the Policy, including financial difficulties of the organiser or publicly announced risks (e.g: extreme weather warnings or expected strikes)
9. If the event is cancelled due to low attendance, lack of performer availability, or venue changes.

Missed Event Due To Trip Disruption

If, due to any unforeseeable circumstances outside Your control (including for a COVID-19-related event), Your Trip is cancelled or delayed, and that means You would not arrive at Your destination in time to attend an event:

1. You have told Us about, and
2. Which is shown on the Schedule,

We will pay You up to the maximum benefit payable for the reasonable additional cost of using alternative transport (at the same fare class as Your original itinerary) to enable You to arrive at Your destination on time to attend the selected event(s).

This benefit is only payable provided You have allowed a reasonable time between connections and the event.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$5,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide the following information to support the claim:
   (a) Your travel itinerary
   (b) Your tickets, invitations, or special passes, and
   (c) Details from Your Carrier confirming the delay
3. If You did not leave adequate time for unforeseen delays when planning Your Trip
4. If the delay was caused by a known disruption (e.g: an airline strike or scheduled maintenance) that was publicly announced before You booked Your travel
5. If the claimed alternative travel arrangements are not the most economical and reasonable option available
6. If You voluntarily changed or cancelled Your travel plans for personal reasons, convenience, or preference rather than due to an insured delay
7. If You did not seek refunds or compensation from the airline, transport provider, or other sources before making a claim
8. If the delay was caused by Your failure to meet check-in times, obtain necessary travel documents, or comply with airline requirements
9. If Your claim is due to delays affecting only part of Your Trip (e.g: a missed pre-event activity, dinner, or minor portion of the event) rather than the primary event itself.

2.8. Ocean Cruising

The following benefit applies if Ocean Cruising is shown in Your Schedule.

Medical and Evacuation

If You suffer an Injury or Sickness (including COVID-19) during Your Trip on an Ocean Cruise where a Registered Medical Practitioner confirms You require:

1. Emergency medical, surgical or Hospital treatment
2. Emergency medical evacuation from the Cruise Vessel to the nearest Hospital
3. Emergency dental treatment for sudden and acute pain to normal healthy teeth, provided that You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain,

We will pay You up to the maximum benefit payable, for Your treatment by a Registered Medical Practitioner during Your Cruise for costs incurred outside Australia in the country where You receive the treatment, or for costs incurred on board the Cruise Vessel.

We will only pay for costs for a maximum of twelve (12) months from the date the Sickness first manifested itself or from the date of Injury.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$ Unlimited
1. Medical treatment and evacuation cover	$ Unlimited
2. Emergency dental treatment	$ Unlimited

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For medical, Hospital, ambulance and dental costs incurred in Australia, or in Australian waters, if they are covered by Medicare or Australian private health insurance, or if We are prohibited by Health Legislation to pay for those costs
3. For dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry, and/or the use of precious metals
4. For the follow-up or continuation of any medical and dental treatment commencing prior to Your Trip which includes medication and ongoing immunisations
5. Arising from Pre-Existing Medical Conditions except where they have been declared by You and approved by Us
6. For routine medical or dental treatment, or prenatal visits
7. Arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to the twenty-sixth (26th) week (being twenty-five (25) weeks and six (6) days), or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
   (a) Regular antenatal care,
   (b) Childbirth at any gestation, or
   (c) Care of the newborn child
8. Where You are travelling against the advice of a Registered Medical Practitioner
9. For travel booked or undertaken after a diagnosis of a terminal illness
10. Where You are travelling to obtain medical or dental treatment or review
11. Where You are travelling to participate in a clinical trial
12. For medical, evacuation or emergency dental costs suffered as a result of an Injury or Sickness while cruising, claimed under any other benefit of this Policy
13. For any Medical Expenses after You return Home that We are not allowed to pay, as specified in Claim Payments Prohibited by Sanctions or Health Legislation General Exclusion
14. If You decline to promptly follow the medical advice We have obtained, in which case We will not be responsible for subsequent medical, Hospital or evacuation costs.

Cabin Confinement

If You suffer an Injury or Sickness (including COVID-19) on Your Ocean Cruise during Your Trip and, as a result, the Cruise Vessel's Registered Medical Practitioner confines You to:

1. Your cabin, or
2. A Hospital bed in the Cruise Vessel's Hospital,

We will pay You up to the maximum benefit payable, for each continuous twenty-four (24) hour period, provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per adult Insured Person per completed twenty-four (24) hours $2,500 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide Us with written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel.

Pre-Paid Shore Excursion Cancellation

If You suffer an Injury or Sickness (including COVID-19) on Your Ocean Cruise during Your Trip and, as a result the Cruise Vessel's Registered Medical Practitioner:

1. Confines You to Your cabin or a Cruise Vessel Hospital bed, and
2. Advises that You cannot participate in Your pre-paid shore excursions due to Your confinement,

We will pay You up to the maximum benefit payable, provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You cannot provide Us with:
   (a) Written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel, and
   (b) Evidence of the pre-paid bookings of the shore excursions made prior to the cabin or Hospital bed confinement.

Lost, Damaged or Delayed Arrival of Formal Attire

If during Your Ocean Cruise:

1. Your Formal Attire is stolen, accidentally damaged or permanently lost
2. Your Formal Attire is delayed, misdirected or misplaced while on the outbound portion of Your Trip, for over twelve (12) hours from the time You boarded the Cruise Vessel,

We will pay You, up to the maximum benefit payable, the lesser of:

(a) The reasonable cost to repair the item

(b) The reasonable cost to hire a replacement for the item

(c) The reasonable cost to replace the item

(d) The original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. For loss, theft or misplacement of Your Formal Attire if You do not report it within twenty-four (24) hours (or if not reasonably possible, as soon as possible) to the police or an officer of the Carrier with whom You were travelling when the loss, theft or misplacement occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You reported
3. For loss or damage to Your Formal Attire, if You are entitled to compensation from the Carrier with whom You were travelling for the amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your relevant cover.

Marine Rescue Diversion

If during Your Trip, Your Cruise Vessel is diverted from its scheduled course in order to effect a marine rescue, in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue, We will pay You up to the maximum benefit payable, for each continuous twenty-four (24) hour period the Ocean Cruise is diverted.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per adult Insured Person per day $500 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If Your Cruise Vessel diverts from its scheduled course for any reason other than to effect a marine rescue.

Missed Port

If during Your Trip, the Cruise Vessel does not dock at a scheduled port due to:

1. Adverse weather restrictions, or
2. Mechanical breakdown, provided that:
   (a) You provide Us with a written statement from the Ocean Cruise company or relevant authority confirming the reason for the missed port, and
   (b) You provide Us with Your original itinerary that details the scheduled ports,

We will pay You up to the maximum benefit payable for each missed scheduled port.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per adult Insured Person for each missed port $1,000 in total

There is no Excess applicable to this benefit.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If Your Cruise Vessel does not dock at a scheduled port for any reason other than adverse weather restrictions or mechanical breakdown.

2.9. Search and Rescue

The following benefit applies if Search and Rescue is shown in Your Schedule.

If during Your Trip, there are reports that You are missing and it has become necessary for rescue or police authorities to instigate a search and rescue operation, where:

1. It is known or believed You may have sustained an Injury or suffered a Sickness, or
2. The weather or safety conditions are such that it becomes necessary to instigate a search and rescue operation to prevent You from sustaining Injury or suffering a Sickness, and
3. The police or similar emergency services provider in that country determine that search and rescue activities are required for Your safety.

We will pay up to the maximum benefit payable, for the reasonable costs incurred by a recognised rescue provider or police authorities, and chargeable to You, to search for and bring You to a place of safety.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$120,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If the Insured Person is missing because they participated in a war, military activity, police operation, rebellion or riot, or any illegal activity
3. If the Insured Person's liberty has been denied, whether legally or not, including if the Insured Person has been kidnapped.

2.10. Snow Sports

The following benefit applies if Snow Sports is shown in Your Schedule.

We will cover the Insured Persons named in the Schedule, for participation in:

- Big foot skiing
- Catskiing with professional guide
- Cross-country skiing (along a designated cross-country ski route only)
- Dog sledding
- Glacier skiing
- Heli-skiing, including any skiing or snowboarding from locations only accessible by helicopter
- Ice Climbing with a professional guide (up to 2,000 metres above sea level)
- Ice hockey (recreational only)
- Ice skating
- Lugeing on ice
- Off-piste skiing with professional guide, in areas that are not groomed terrain and/or are not marked slopes or trails that are open, maintained, monitored and patrolled by a ski resort
- Skiing (recreational only)
- Snowboarding
- Snowmobiling
- Tobogganing

We Do Not Cover

We will not pay a claim for:

1. Your Participation in Professional Sport activities or as a professional competitor
2. Your Participation in a tournament or competition
3. Claims arising directly or indirectly from You not following relevant safety guidelines
4. Claims arising directly or indirectly from You not using the appropriate safety equipment for an activity
5. Claims under Permanent Disability as a consequence of taking part in any activities covered by Snow Sports.

Medical and Evacuation

If You suffer an Injury or Sickness while participating in an Overseas activity covered by this benefit during Your Trip, We will cover You under the Overseas Medical & Dental benefit.

Own Snow Sports Equipment

If during Your Trip Your own Snow Sports Equipment is:

1. Accidentally damaged or permanently lost, or
2. Stolen from the Concealed Storage Compartment of a locked motor vehicle, provided there is evidence of forced entry to the motor vehicle,

We will pay You (up to the maximum benefit payable) for the Snow Sports Equipment, the lesser of:

(a) The reasonable cost to repair the item

(b) The reasonable cost to replace the item

(c) The original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

We will, based on the circumstances of Your Claim, determine whether a matched or unmatched set of skis or ski poles are only one item, and the appropriate benefit limit will be applied.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$2,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You do not report the loss, theft or damage within twenty-four (24) hours of discovery (or if not reasonably possible, as soon as possible), to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling, or the Carrier if it was sent as unaccompanied freight. You must provide Us with written evidence that You reported the loss or damage
3. If the loss or damage arises from any process of cleaning, repair or alteration
4. If the loss or damage arises from use, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
5. If Your own Snow Sports Equipment was left Unsupervised in a Public Place, unless the claim relates to skis, poles or snowboards, and You have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm
6. If Your Snow Sports Equipment was stolen, accidentally damaged or permanently lost in the care of a bus line, airline, shipping line, freight carrier or rail authority and You are entitled to be reimbursed by the bus line, airline, shipping line, freight carrier or rail authority. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the reasonable amount of Your loss and what You were reimbursed, up to the limit of Your cover.

Snow Sports Equipment Hire

If during Your Trip, Your hired Snow Sports Equipment is lost or damaged, We will pay You, up to the maximum benefit payable:

1. The cost of hiring similar replacement equipment (or equipment of the same standard)
2. The Snow Sports Equipment hire insurance excess, if You have chosen and paid for Snow Sports Equipment from a hire company or agency, and You are charged an excess following the loss of, or damage to, the Snow Sports Equipment hired by You.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$2,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You are unable to provide Us with any evidence of the loss or damage to Your hired Snow Sports Equipment, including a police report or a report by the Carrier
3. If You are unable to provide Us with the rental agreement for the hired Snow Sports Equipment
4. If You are unable to provide Us with any evidence of the loss of, or damage to, the Snow Sports Equipment hired by You.

Ski Pack Pre-Paid Fees Cancellation

If during Your Trip, You cannot use pre-paid ski passes or ski equipment hire, tuition fees, or lift passes due to:

1. Sickness or Injury sustained by You during Your Trip, provided You give Us certification in support of Your claim from the treating Registered Medical Practitioner
2. The loss or theft of Your lift pass,

We will pay You, up to the maximum benefit payable, the cost of non-refundable, pre-paid ski lift passes, or ski equipment hire, or tuition fees that cannot be used.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You are unable to provide Us with medical certification from a Registered Medical Practitioner
3. If You are unable to provide Us with evidence of the non-refundable pre-paid ski lift passes or ski equipment hire or tuition fees
4. If You do not report the loss or theft within twenty-four (24) hours of discovery or if not reasonably possible, as soon as possible, to the police. You must provide Us with written evidence that You reported the loss or theft.

Piste Closure

If during Your Trip, pre-booked lift systems are closed for more than twelve (12) hours due to:

1. Not enough snow
2. Too much snow, or
3. High winds that close the chairlifts,

and if You can provide evidence of the closure, We will pay You for each continuous twenty-four (24) hour period, up to the maximum benefit payable, for the cost of either:

(a) Transport to the nearest resort, or

(b) Additional ski passes.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$100 per adult Insured Person for each continuous twenty-four (24) hours $2,000 in total

An Excess applies per event for this benefit and is shown on Your Schedule.

Bad Weather and Avalanche Closure

If Your pre-booked outbound or return Trip is delayed for more than twelve (12) hours from Your planned departure time, due to:

1. Bad weather, or
2. Avalanche,

We will pay Your Extra accommodation and travel costs, up to the maximum benefit payable, at the same fare class and accommodation standard as originally booked.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$1,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You are unable to provide evidence of the closure, bad weather or avalanche, such as a statement from the provider
3. If You are unable to provide evidence of the Extra accommodation and travel costs.

2.11. Adventure Activities

The following benefit applies if Adventure Activities is shown on Your Schedule.

We will cover the Insured Persons named in the Schedule for participation in:

Adventure Sports

- Abseiling
- Aerial acrobatics, using silks, hammocks, straps or trapeze at a professional studio
- An amateur tournament or competition for an activity listed under 'Leisure and Sporting Activities that We Automatically Cover', excluding martial arts
- Animal conservation and handling
- Coasteering
- Falconry
- Horse riding (polo or jumping)
- Parascending over sand
- Rock climbing outdoors – not mountaineering
- Sky diving
- Trekking Everest Base Camp
- Trekking the Kokoda Track
- Trekking up to 6,000 metres altitude

Water Sports

- Breathing observation bubble diving (maximum depth thirty (30) metres)
- Canoeing/kayaking/rafting (grades 4–5, if with a professional guide or tour)
- Cascading
- Cave tubing or river tubing
- Deep sea fishing (more than two (2) nautical miles off a land mass)
- Dragon boating
- Hydrospeeding
- Jet skiing
- Kitesurfing
- Motorised watercraft (that is not a cruise)
- Paragliding/parascending/parasailing (over water)
- Sailing/yachting/motor cruising (outside territorial waters, on a professional charter)
- Scuba diving (limited to qualified divers up to a maximum depth of fifty (50) metres, not diving alone)

- Scuba diving (limited to thirty (30) metres with a qualified instructor for unqualified divers)
- Swimming races, more than ten (10) kilometres and up to a distance of twenty-five (25) kilometres
- Wakeboarding
- Water Skiing
- Windsurfing

Wheeled Activities

- 4x4 driving/off-road touring as a passenger
- Blow karting/blokarting (organised tour)
- Cycling (more than twenty-five (25) kilometres in one day)
- Cycling (any timed trials)
- Dune or wadi bashing
- Go-karting
- Motorcycle riding (engine capacity above 250cc, recreational use only, no racing)
- Mountain biking downhill or on extreme ground conditions (amateur only)
- Mud buggying (organised tour)
- Off-road/dirt biking (recreational use only, no racing)
- Quad biking (recreational use only, no racing)
- Road biking (more than twenty-five (25) kilometres in one day)
- Sand yachting
- Segway tours
- Triathlon (up to fifty (50) kilometres combined length)

We Do Not Cover

We will not pay a claim for:

1. Your Participation in Professional Sport activities or as a professional competitor
2. Your Participation in a tournament or competition, other than an amateur tournament or competition for an activity listed under 'Leisure and Sporting Activities that We Automatically Cover'
3. Claims arising directly or indirectly from You not following the safety guidelines
4. Any activity that includes stunts
5. Claims arising directly or indirectly from You not using the appropriate safety equipment for that activity
6. Claims under Permanent Disability as a consequence of taking part in any activities covered by Adventure Activities
7. Yachting outside territorial waters on a private leisure craft.

Medical and Evacuation

If You have chosen Adventure Activities, and suffer an Injury or Sickness while participating in an activity covered by this benefit during Your Trip Overseas, We will cover You under the Overseas Medical & Dental benefit.

Own Adventure Activities Equipment

If during Your Trip, Your own Adventure Activities Equipment is:

1. Accidentally damaged or permanently lost, or
2. Stolen from the Concealed Storage Compartment of a locked motor vehicle, provided there is evidence of forced entry to the motor vehicle,

We will pay You, up to the maximum benefit payable, for the Adventure Activities Equipment, the lesser of:

(a) The reasonable cost to repair the item

(b) The reasonable cost to replace the item

(c) The original purchase price of the item after allowing for Depreciation for age (as described in General Condition Claims and Depreciation).

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$2,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You do not report the loss, theft or damage within twenty-four (24) hours of discovery (or if not reasonably possible, as soon as possible), to police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling, or the Carrier if it was sent as unaccompanied freight. You must provide Us with written evidence that You reported the loss or damage
3. If the loss or damage arises from any process of cleaning, repair or alteration
4. If the loss or damage arises from use, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
5. If Your Adventure Activities Equipment was left Unsupervised in a Public Place
6. If Your Adventure Activities Equipment was stolen, accidentally damaged or permanently lost in the care of a bus line, airline, shipping line, freight carrier or rail authority, and You are entitled to be reimbursed by the bus line, airline, shipping line, freight carrier or rail authority. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the reasonable amount of Your loss and what You were reimbursed, up to the limit of Your cover.

Adventure Activities Equipment Hire

If during Your Trip, Your hired Adventure Activities Equipment is lost or damaged, We will pay You, up to the maximum benefit payable:

1. The cost of hiring similar replacement equipment (or equipment of the same standard)
2. The Adventure Activities Equipment hire insurance excess, if You have chosen and paid for Adventure Activities Equipment from a hire company or agency, and You are charged an excess following the loss of, or damage to, the Adventure Activities Equipment hired by You.

Maximum Benefit Payable

The maximum amount We will pay for all claims under this benefit is:

	Maximum Benefit Payable
Flexi Cover	$2,000 per adult Insured Person

An Excess applies per event for this benefit and is shown on Your Schedule.

We Do Not Cover

We will not pay a claim:

1. For any condition or event excluded under General Exclusions
2. If You are unable to provide Us with any evidence of the loss or damage to Your hired Adventure Activities Equipment, including a police report or a report by the Carrier
3. If You are unable to provide Us with the rental agreement for the hired Adventure Activities Equipment.

Claims Examples

Claims examples are illustrative only and subject to the terms, limitations and exclusions of the Policy and Your Schedule.

Example 1 – Cancellation Before You Depart

A week before Your holiday You start feeling unwell. You go to Your Registered Medical Practitioner and are diagnosed with appendicitis. You have to cancel the holiday, but You have already spent:

- $3,000 on flights, and
- $2,000 on accommodation.

How We can assist You and settle Your claim:

- You obtain a medical certificate from Your Registered Medical Practitioner confirming that You are unfit to travel
- You cancel Your Trip and request a refund from Your Travel Services Providers or agent
- You contact Our Claims team and let Us know
- You receive a partial refund of $1,000 for flights, and $500 for accommodation. You have chosen a Cancellation limit of $5,000, and an Excess of $200
- We will pay Your claim under Cancellation or Disruption Before Your Trip Starts, as follows:

Total Travel arrangements	$5,000
Less the refunded travel costs and accommodation	$1,500
Less Your applicable Excess	$200
Total We Will pay You	$3,300

Example 2 – Medical

You contract severe food poisoning while on holiday in Bali, resulting in an overnight stay in Hospital for treatment and monitoring.

How We can assist You and settle Your claim:

- You contact Our 24/7 Global Assistance team to tell Us that You are unwell, and We help You find the nearest medical facility
- You have chosen an Excess of $500
- Based on Our experience We know that the cost of the treatment will be $650, and You will need medication which will cost $50
- We will pay Your claim under Overseas Medical And Dental Expenses, and if You choose to use the PassportCard We will top it up, as follows:

Total Medical Costs	$700
Less Excess	$0 as there is no applicable Excess for Overseas Medical
Total We Will Pay You	$700

If You do not have access to, or choose not to use the PassportCard We can arrange to pay You after You get Home.

Example 3 – Delayed Luggage

You arrive in Paris but Your luggage does not arrive with You.

How We can assist You and settle Your claim:

- Before You call Our 24/7 Global Assistance team, You should lodge with Your Carrier a Property Irregularity Report, and remember to keep a copy
- You have chosen an Excess of $100
- You don't have a toothbrush, contact lens solution, or a change of clothes
- We will pay Your claim under Immediate Cash for Delayed Luggage, and if You choose to use the PassportCard We will top it up, as follows:

Total Immediate Payment	$250
Less Excess	$0 as there is no applicable Excess
Total We Will Pay You	$250

If You do not have access to, or choose not to use, the PassportCard We can arrange to pay You after You get Home.

Example 4 – Stolen Laptop

Your laptop bag is snatched on the streets of Buenos Aires on 1st March 2026 while on a family holiday. You purchased the laptop on 1st February 2025 for $3,000.

How We can assist You and settle Your claim:

- You have reported the theft to the police and they have given You a report of the theft
- You contact Our 24/7 Global Assistance team who will be able to help You get the claim process started
- You can send Us proof of purchase such as a receipt (sometimes this may not be accessible until You get Home)
- You have chosen an Excess of $100
- We agree to pay Your claim under Luggage and Personal Belongings - Lost and Stolen Items (the value of the laptop is under $6,000), as follows:

Original value of the laptop	$3,000
Less Depreciation (1 month x 2.5%)	$75
Less Your applicable Excess	$100
Total We Will Pay You	$2,825

Example 5 – Cancellation Due to Change of Mind

Five (5) days before Your holiday You need to cancel Your Trip for reasons that are not otherwise covered in the Policy, but You have already spent:

- $7,000 on flights, and
- $6,000 on accommodation.

How We can assist You and settle Your claim:

- You cancel Your Trip and request a refund from Your Travel Services Providers or agent
- You contact Our Claims team and let Us know
- You receive a partial refund of $2,000 for flights, and $1,000 for accommodation. You have chosen a cancellation limit of $10,000, and an Excess of $200
- We will pay Your claim up to 75% of Your non-refundable costs under Cancellation Due to Change of Mind, as follows:

Total Travel arrangements	$13,000
Less the refunded travel costs and accommodation	$3,000
Total non-refundable costs	$10,000
75% of the non-refundable costs	$7,500
Chosen Cancellation limit	$10,000
(Non-refundable costs are less than the chosen cancellation limit and therefore the full amount is claimable)	
Claimable amount	$7,500
Less Your applicable Excess	$200
Total We Will pay You	**$7,300**

Example 6 – Cancellation Due to Change of Mind (limit chosen less than non-refundable costs)

Five (5) days before Your holiday You need to cancel Your Trip for reasons that are not otherwise covered in the Policy, but You have already spent:

- $7,000 on flights, and
- $6,000 on accommodation.

How We can assist You and settle Your claim:

- You cancel Your Trip and request a refund from Your Travel Services Providers or agent
- You contact Our Claims team and let Us know
- You receive a partial refund of $2,000 for flights, and $1,000 for accommodation. You have chosen a cancellation limit of $6,000, and an Excess of $200
- We will pay Your claim up to 75% of Your non-refundable costs under Cancellation Due to Change of Mind, as follows:

Total Travel arrangements	$13,000
Less the refunded travel costs and accommodation	$3,000
Total non-refundable costs	$10,000
75% of the non-refundable costs	$7,500
Chosen Cancellation limit	$6,000
(Non-refundable costs are greater than the chosen cancellation limit and therefore only up to the chosen cancellation limit is claimable)	
Claimable amount	$6,000
Less Your applicable Excess	$200
Total We Will pay You	**$5,800**

* The total amount is greater than the cancellation limit selected, therefore You are only entitled to a maximum benefit of the limit chosen.

Words With Special Meanings

When the following words and phrases appear in this PDS, the Schedule, or any other document We tell You forms part of Your Policy, they have the meanings given below.

To make it easier for You, these words will appear in this Combined Financial Services Guide and PDS in capitalised letters so You know We have defined them for You.

These definitions will apply to both the singular and plural use of the word, for example Accident and Accidents.

Accident	means a sudden and unexpected event not intended by You that causes bodily injury to a person or physical damage to an object or mode of transport.
Act of Terrorism	means any act, or preparation in respect of action, or threat of action, designed to influence the government de jure or de facto of any nation, or any political division, in pursuit of political, religious, ideological or similar purposes, to intimidate the public or a section of the public of any nation, by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which: 1. Involves violence against one or more persons 2. Involves damage to property 3. Endangers life other than that of the person committing the action 4. Creates a risk to health or safety of the public or a section of the public, or 5. Is designed to interfere with or to disrupt an electronic system, and shall also include any act which is verified or recognised by the (relevant) governments as an Act of Terrorism.
Active Participation	means: 1. Taking part in combat, military or paramilitary activities 2. Acting under the command of, or taking part with, armed forces, militia or similar groups, or 3. Undertaking any activity where You knowingly place Yourself in a situation of armed conflict or hostilities.
Adventure Activities Equipment	means for Adventure Sports: harnesses, ropes, lines, carabiners, belay devices, protective headgear, paragliders, parachutes, saddles, aerial rigging (including silks, hammocks, straps or trapezes), and other item(s) specifically designed or primarily used for the pursuit or performance of any of the activities covered by Adventure Activities, means for Water Sports: boats, boards, paddles, oars, sails, rigs, wetsuits, buoyancy aids, life jackets, fishing rods, reels, scuba or snorkelling apparatus (including breathing observation bubble diving equipment), harnesses, kites, and other item(s) specifically designed or primarily used for the pursuit or performance of any of the activities covered by Water Sports, but does not include any motorised personal watercraft or their mechanical components (such as a motor, engine, or hull of a jet ski, motor cruiser, or powered boat), means for Wheeled Activities: bicycles, blow karts or land-sailing karts, segways, frames, wheels, tyres, protective headgear (e.g: helmets), or other item(s) specifically designed or primarily used for the pursuit or performance of any of the activities covered by Wheeled Activities, but does not include any motorised vehicle (or motorised components) such as go-karts, quad bikes, or mud buggies.
Business Partner	means a partner in a business enterprise with You, consisting of no more than three (3) active participants who are resident in Australia.

Carrier	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Computer System	means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller, including any similar system or any configuration of the aforementioned, and including any associated input, output, data storage device, networking equipment or back-up facility owned or operated by the Carrier that You were due to travel with.
Concealed Storage Compartment	means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, sports utility vehicle (SUV), van or motorhome.
COVID-19	means an infectious disease caused by the SARS-CoV-2 virus.
Cruise Vessel	means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of two (2) nights in duration.
Cyber Act	means an unauthorised, malicious or criminal act or series of acts, regardless of time or place, or the threat or hoax thereof, involving access to, processing of, use of, or operation of any Computer System.
Cyber Incident	means a: 1. Cyber Act, error or omission, or series of related errors or omissions, involving access to, processing of, or use, or operation of any Computer System, or 2. Cyber Act including any partial or total unavailability or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any Computer System.
Dependant or Dependants	means any of Your unmarried child(ren) (including step or legally adopted children) who are primarily dependent upon You for maintenance and support, or grandchild(ren), who are: 1. Under nineteen (19) years of age, or 2. Twenty-five (25) years of age or under, and not working full time, and at the time of an event giving rise to a claim, are travelling with You or a grandparent on the Trip. Any Dependant(s) under the age of sixteen (16) years must travel under adult supervision.
Depreciation	means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.
Domestic	means within Australia, Australian territories or Australian waters.
Epidemic	means the sudden development and rapid spreading of a contagious or infectious disease to a large number of people in a community, population or region, as documented by a recognised public health authority.
Essential Items	means items You may need while waiting for Your Luggage and Personal Belongings to arrive, such as underwear, socks, toiletries, prescription or non-prescription medication, and a change of shoes and clothing.
Excess	means the deduction We will make from the amount otherwise payable under Your Policy for each claimable incident or event.
Extra	means the cost of the accommodation or transport You actually use, less the cost of the accommodation or transport You expected to use had the Trip proceeded as planned.

Financial Default	means breach of fiduciary duty, insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
Formal Attire	means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions, including wedding attire but not Jewellery.
Funeral Expenses	means the costs charged by a funeral director for arranging Your funeral service, and by either a cemetery for Your burial, or a crematorium for Your cremation. It does not include the cost of gravestones, statues or other similar memorial items.
Health Legislation	means the National Health Act 1953 (Cth), the Health Insurance Act 1973 (Cth), and the Private Health Insurance Act 2007 (Cth), including any amendment, consolidation or re-enactment of those Acts or the Rules, and/or any similar laws in any other jurisdictions in force at the time of an Insured Person's Injury or Sickness, which govern the payment of medical and Hospital expenses by third parties.
Home	means the place where You normally reside in Australia, or as defined on Your Schedule.
Hospital	means an established hospital registered under any applicable legislation, that provides inpatient medical care.
Income	means the amount of money You earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.
Injury or Injured	means bodily injury requiring treatment by a Registered Medical Practitioner caused solely and directly by sudden, accidental, visible and external means, which happens at a definite time and place during Your Period of Insurance and does not result from any illness, Sickness or disease.
Insured Person	means each person shown on Your Schedule to whom the indemnities provided by this Policy apply, and who are citizens or permanent Residents of Australia, or non-permanent residents who have a valid Medicare Card, private health fund, or overseas student travel insurance in Australia.
Insurer	means Guild Insurance Limited ABN 55 004 538 863, AFSL 233791.
International	means a country or territory outside Australia, Australian territories or Australian waters.
Jewellery	means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.
Legal Costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages), or any other costs We agree to pay.
Luggage and Personal Belongings	means Your suitcases, trunks, bags and similar containers including their contents and/or articles worn or carried by You, including dentures, hearing aids, prostheses, CPAP or sleep apnoea machines, walking frames or sticks, surfboards or Your Valuables. It does not mean any bicycle or scooter, golf clubs or equipment, passport or travel documents, cash, bank notes, currency notes, cheques, travellers cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items, or any other item listed as excluded on Your Schedule.
Medical Expenses	means all Reasonable costs necessarily incurred outside Australia including ambulance, Hospital, theatre and surgical fees, medical expenses, diagnostic or remedial treatment, and physiotherapy or chiropractic services, given, referred or prescribed by a Registered Medical Practitioner.
Moped	means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 250cc.

Motorcycle	means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 250cc.
Natural Disaster	means extraordinary natural phenomena that has catastrophic consequences such as floods, drought, earthquakes, tsunamis, unexpected glacial melt, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and meteorites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon. It does not mean an Epidemic or Pandemic.
Ocean Cruise or Ocean Cruising	means a cruise (excluding Riverboat Cruise) that operates on open oceans or seas, inland seas, fjords or lakes in both international and domestic waters.
Overseas	means outside Australia, Australian territories or Australian waters.
Pandemic	means a form of an Epidemic that spreads to multiple countries or continents, or worldwide.
Participation	includes training for, coaching or otherwise competing in an event.
PDS	means Product Disclosure Statement.
Period of Insurance	means the period from the date on which Your cover under this Policy commences, as shown on Your Schedule, until the end date shown on Your Schedule.
Permanent Disability	means You have permanently: • Lost all of the sight in one or both eyes • Lost the use of a hand at or above the wrist • Lost a foot at or above the ankle • Sustained paraplegia or quadriplegia, or • Sustained cognitive impairment that results in You requiring permanent and constant supervision, or inability to perform all activities of daily living such as washing, dressing, eating, continence or mobility.
Policy	means this PDS, the Schedule, and any written document We tell You forms part of Your Policy.
Pre-Existing Medical Condition	means any medical condition, illness, injury, or symptom that You were aware of, or should reasonably have been aware of, at the Relevant Time that meets any of the following criteria: 1. You have at any time been diagnosed with or received treatment for any medical condition(s) related to the heart or circulatory system, blood, immune system, brain, mental health, lungs or airways (excluding asthma if You are under sixty (60) years old), back, spine, kidney, liver, cancer, or undergone a transplant 2. Within the six (6) months prior to the Relevant Time, You have: (a) Undergone surgery (b) Been admitted to a Hospital or emergency department, or (c) Started a new medication or experienced any change to an existing medication prescription 3. You are currently undergoing investigations for undiagnosed symptoms, awaiting a diagnosis or test results, awaiting upcoming surgery, or scheduled for an initial consultation with a specialist as referred by a general practitioner or other medical professional 4. You will be more than twenty-six (26) weeks pregnant at the time of travel or require specialist care or additional support to manage a pregnancy. This definition applies to You, Your Travelling Companion, a Relative, Dependant, or anyone else whose health may affect Your Trip. For the purposes of this definition, 'medical condition' includes a dental condition.

Professional Sport	means any sporting event where a participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of $1,000.
Public Place	means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels (not including secure rooms and safes), hotel foyers and grounds, beaches, park lands, restaurants, private car parks, public toilets, and general access areas.
Reasonable	means, for medical or dental expenses, the standard level of care given in the country You are visiting, or, for other expenses, the comparable level You have booked for the rest of Your Trip.
Reciprocal Health Care Agreement	means an agreement between the Australian Government and the government of another country, where Australian residents are provided with subsidised essential medical treatment (please visit www.dfat.gov.au, for details of Reciprocal Health Care Agreements with Australia).
Redundant	means loss of permanent paid full-time employment (except voluntary redundancy), after a continuous working period of at least two (2) years with the same employer.
Registered Medical Practitioner	means a qualified doctor or dentist, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Registered Optician	means a qualified optician, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Relative	means Your relative, such as mother, mother-in-law, father, father-in-law, step-parent, step-parent-in-law, sister, sister-in-law, brother, brother-in-law, step-sister, step-brother, wife, husband, son, son in-law, daughter, daughter-in-law, step-child, foster child, grandparent, grandchild, aunt, uncle, partner, fiancé(e), spouse or guardian.
Relevant Time	means the time at which the Policy is issued.
Remains	means: 1. Bodily remains intended for burial, or 2. The ashes of a deceased person following cremation.
Rental Vehicle	means a campervan/motorhome/RV/caravan that does not exceed six (6) tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive, minibus/people-mover, Motorcycle, or Moped rented from a licensed motor vehicle rental company or agency. For avoidance of doubt, Rental Vehicle does not include any type of watercraft, aircraft, or any other type of vehicle not listed above.
Resident of Australia	means someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Riverboat Cruise or Riverboat Cruising	means a cruise (excluding Ocean Cruise) that operates on inland waterways such as European river cruises or Northern Australia river cruises, including where a cruise may travel a short distance via coastline or a harbour to transfer from one river to another.
Schedule	means the document We give You which confirms that We have issued a Policy to You, and sets out details of Your cover.
Sick or Sickness	means a medical condition, not being an Injury, the symptoms of which first occur or manifest during Your Period of Insurance.
Snow Sports Equipment	means skis, poles, boots, bindings, snowboards, big foot skis, sledges, ice skates, toboggans, protective headgear (e.g: helmets), crampons, ice axes, harnesses, or other item(s) specifically designed or primarily used for the activities covered by Snow Sports, but does not include any motorised vehicle or its mechanical components.
Sporting Equipment	means equipment needed and used to participate in a particular sport and which can be carried about with You.

Sub-Limit	means the maximum amount payable to cover specific items, an event or loss, which We have stated as being limited to that amount under any broader benefit limit stated in a benefit of the Policy.
Transaction Card	means a debit card, credit card or travel money card.
Travel Services Provider	means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.
Travelling Companion	means a person who is not shown on Your Schedule as an Insured Person, with whom You have made arrangements (before Your Policy was issued) to travel with You for at least seventy percent (70%) of Your Trip.
Trip	means travel during the Period of Insurance which begins when You leave Home or Your place of business to commence Your travel, and ends when You arrive back Home (or at a Hospital or nursing home in Australia if You are evacuated or repatriated), whichever is earlier.
Unsupervised	means leaving Your Luggage and Personal Belongings, Snow Sports Equipment, and/or Adventure Activities Equipment: 1. With a person who is not shown on Your Schedule, or who is not a Travelling Companion or a Relative 2. With a person who is shown on Your Schedule, or who is a Travelling Companion or a Relative, but who fails to keep Your Luggage and Personal Belongings under close supervision 3. Where they can be taken without Your knowledge, or 4. At such a distance away from You, that You are unable to prevent them being taken, and includes forgetting or misplacing items of Your Luggage and Personal Belongings, leaving them behind, or walking away from them.
Valuables	means Jewellery, watches, precious metals or semi-precious/precious stones, and items made of or containing precious metals or semi-precious/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax or phone equipment, tablets/MP4 players, mobile phones, PDAs, electronic games, CDs, mini discs, DVDs, cartridges, and video and audio tapes.
We, Our, Us	means PassportCard Australia Pty Ltd ABN 76 621 476 220, AFSL 551057, acting under binding authority from the Insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791.
You and Your	means the person who applied for and entered into this Policy with Us. For the purposes of determining Policy coverage and the application of exclusions and limitations, references to You and/or Your will also include each person shown on Your Schedule as an Insured Person. Please refer to the ‘Policy’, at the part headed ‘Our Contract with You’, on page 9.

Financial Services Guide

This Financial Services Guide (FSG) is designed to provide You with information to assist You in deciding whether to use any of the services offered by PassportCard. This FSG also contains other important information about the types of financial services We can offer You, how We and others are paid, and any potential conflicts of interest We may have.

We also explain Our complaints processes including internal and external dispute resolution procedures, how You can access them, and the compensation arrangements We have in place to compensate clients for losses.

The PDS sets out information to assist You to decide whether to obtain PassportCard travel insurance.

Who is PassportCard?

PassportCard Australia Pty Ltd ABN 76 621 476 220, AFSL 551057, is an underwriting agency that is authorised to deal in general insurance products and provide general advice on travel insurance products.

The Insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791, and PassportCard Australia are not related companies, and neither has any shareholding or interest in the other.

'We', 'Us' and 'Our' in this FSG refers to PassportCard Australia. We act under a binding authority from the Insurer.

This means We can issue, vary, renew or cancel policies, and handle and settle claims under these policies, on behalf of the Insurer.

We will act on behalf of the Insurer, and not on Your behalf, when providing these services. The Insurer is responsible for the provision of the financial services by Us to You, and authorises the distribution of this FSG.

We are located on Level 11, 5 Blue Street, North Sydney NSW 2060, Australia.

Other Financial Services that We Provide

Any advice We give to You about PassportCard insurance products and the PassportCard, will be of a general nature only and will not take into account Your personal objectives, financial situation and needs. You should carefully read the PDS to decide if the product(s) meet Your needs, objectives and financial circumstances, before making a decision to purchase the product(s).

How We are Paid

We will receive a commission from the Insurer for every Policy that is issued on the Insurer's behalf. The commission that We receive will be included in the premium charged, and is received by Us after You have paid the premium.

This commission is calculated as a percentage of the premium.

If You arrange Your Policy through an insurance broker, We may also charge You a broker fee on behalf of the broker, which will be shown on Your Schedule.

We may also receive a share of the profits earned by the Insurer if they make an underwriting profit in accordance with any agreed underwriting targets. This amount is calculated and paid retrospectively, only when the Insurer achieves its underwriting target in a given year.

We may appoint and pay a commission or fee to Our intermediary partners which include brokers, referral partners, distributors, authorised representatives and financial services associations.

If You were referred to Us by one of Our intermediary partners, We may pay the person who referred You a percentage of the commission and fees We earn for placing Your insurance, including where You subsequently place insurance with Us directly.

Our employees and representatives will be paid an annual salary and may be paid a bonus based on the performance of the business.

Our employees or intermediary partners who provide Us with referrals, may also receive financial and non-financial incentives, which may include but are not limited to training, invitations to social or business functions, and payments for marketing initiatives. These benefits may change from year to year, and may be based on the volume of business placed with Us.

You may request particulars about the above remuneration. However, the request must be made within a reasonable time after You have been given this document, and before the relevant financial service has been provided by Us to You.

Compensation Arrangements

We hold professional indemnity insurance that will cover Us and Our employees (even after they cease to be employed) in respect of financial services that We may provide to You. This insurance meets the requirements under the Corporations Act.

Complaints Management Framework

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products, or how We have handled Your personal information, please contact Us so that We can resolve the matter efficiently and fairly. For more information about Our Complaints Management Framework, which includes Our Internal and External Dispute Resolution process, refer to page 5 of the PDS.

Any Questions

If You have any questions about the financial services that We provide, or this FSG, please contact Us.

Telephone: 1300 123 413

Email: customersupport@passportcard.com.au

Mail: PO Box 411,
North Sydney, NSW, 2059

Please retain this document for Your reference and any future dealings with PassportCard.

This document was prepared on 25 August 2026

Mail: PO Box 411, North Sydney, NSW, Australia, 2059

Telephone: Customer Service & Claims: 1300 123 413

International Claims: + 61 1800 490 478

Website: www.passportcard.com.au